

Social Security Bulletin

June 1946
Vol. 9 No. 6

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*Women Workers and Unemployment Insurance
Since VJ-Day*

*Aged Beneficiaries, Assistance Recipients, and
the Aged in the General Population*

*Commercial Nursing and Boarding Homes
in Philadelphia*

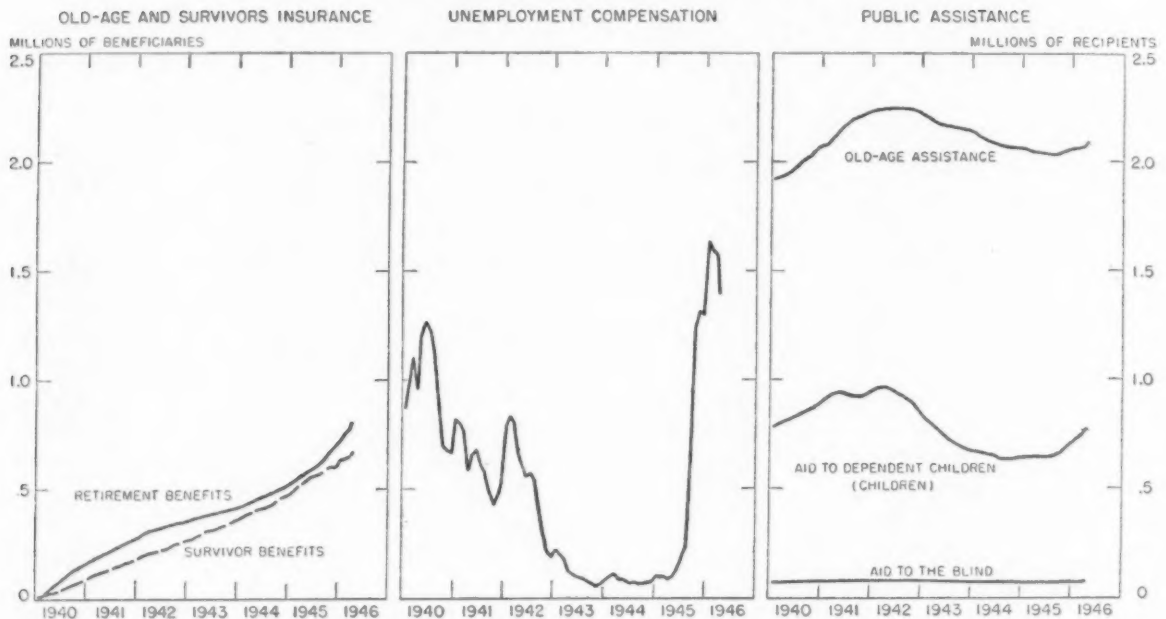
FEDERAL SECURITY AGENCY

SOCIAL SECURITY BOARD

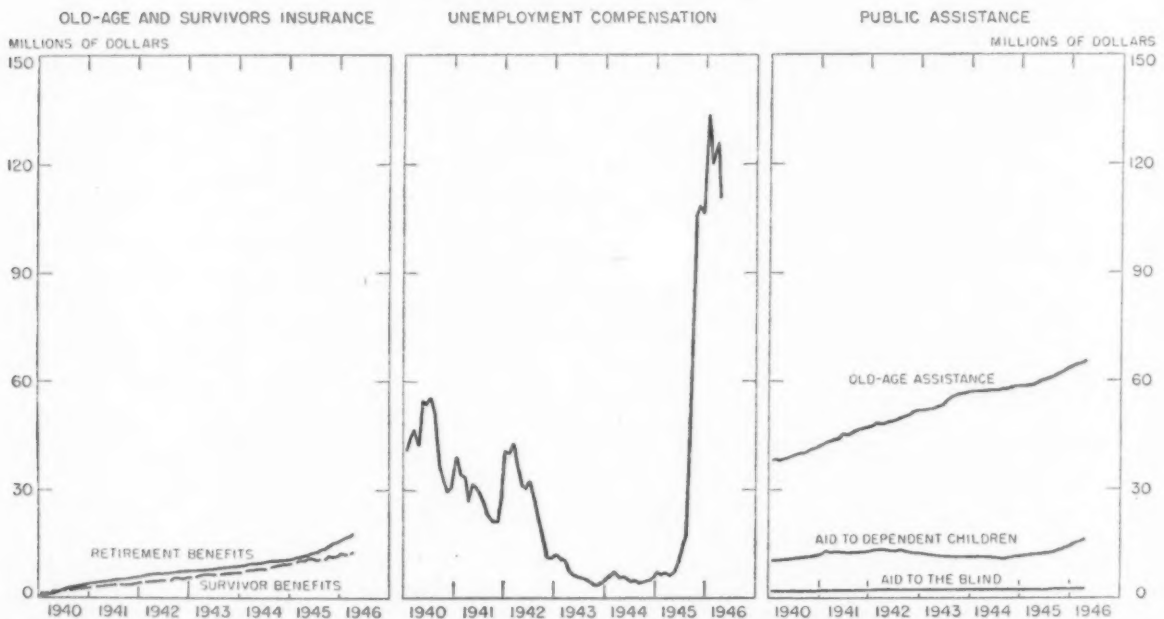
WASHINGTON, D. C.

Social Security Operations*

INDIVIDUALS RECEIVING PAYMENTS



SOCIAL SECURITY PAYMENTS



*Old-age and survivors insurance, beneficiaries for whom payments were certified and amounts certified during month; unemployment compensation, average weekly number of beneficiaries for the month and gross benefits paid during the month under all State laws; public assistance, recipients and payments under all State programs.



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Social Security in Review

The Labor Force in May

The progress of reconversion was slowed down in May by the repercussions of the strike in soft-coal mining in the early part of the month and, later, by the threat of a general railroad strike. Apart from actual interruption of production because of lack of vital raw materials, both labor disputes contributed to uncertainty and hesitation in the business community. Despite these unfavorable conditions, however, peacetime production continued to expand, unemployment covered by State unemployment insurance programs was declining, and reemployment of veterans made appreciable progress.

The flow of claims for unemployment insurance benefits in May was affected by "transition claims" filed in New York State for determination of benefit rights in the new benefit year, which began June 2. The following figures show the variation in weekly number of claims of each type for the United States as a whole, for New York, and for the rest of the 51 jurisdictions.

Type of claim and week ended—	United States total	New York	All States
Initial:			
Apr. 27.....	172,196	24,526	147,670
May 4.....	173,906	25,899	148,007
May 11.....	235,370	26,002	208,768
May 18.....	247,487	58,316	189,171
May 25.....	338,742	169,941	168,801
June 1.....	196,861	45,301	151,560
Waiting-period:			
Apr. 27.....	110,743	18,375	92,368
May 4.....	96,765	18,413	78,352
May 11.....	97,027	18,215	78,812
May 18.....	99,306	14,911	84,395
May 25.....	157,048	15,428	141,620
June 1.....	113,458	15,367	98,091
Compensable:			
Apr. 27.....	1,430,036	168,441	1,261,595
May 4.....	1,401,953	165,024	1,236,929
May 11.....	1,368,535	160,104	1,208,431
May 18.....	1,354,101	151,566	1,202,535
May 25.....	1,382,389	150,568	1,231,821
June 1.....	1,344,543	145,891	1,198,652

The increase in waiting-period claims in the week ended May 25 was accounted for mainly by the claims filed by coal miners on strike in Penn-

sylvania. The flow of compensable claims in that State shows that very few of those claims reached the status of compensability and led to actual benefit payments.

All in all, in the 5 weeks from the week ended April 27 to that ended June 1, the number of compensable claims declined a little less than 6 percent (from 1,430,000 to 1,345,000) as compared with a 15-percent drop in the preceding 5-week period (from 1,664,000 to 1,430,000).

The trend in unemployment of veterans is less clear. The estimated number of individuals filing continued claims for unemployment allowances rose gradually from 1,705,000 in the

week ended April 27 to 1,759,000 in the week ended June 1. In contrast to this trend the reported amount of allowance payments declined steadily from week to week.

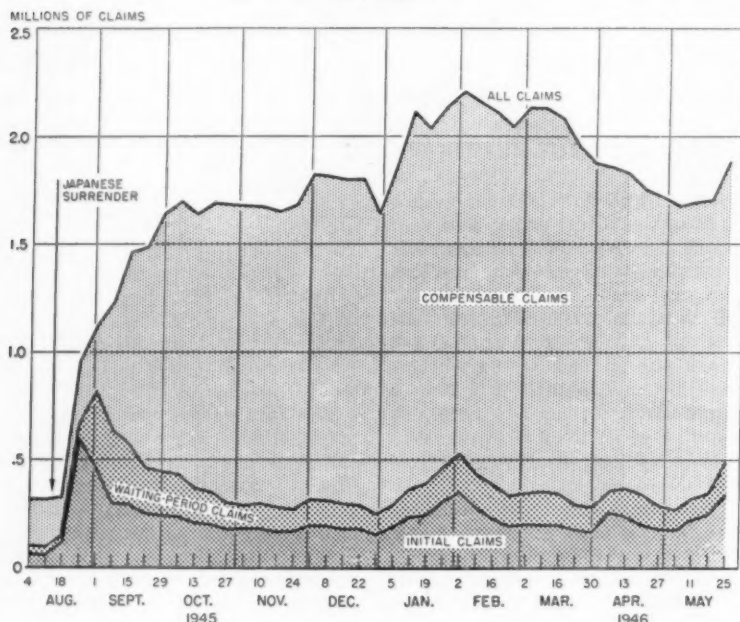
Week ended	Amount paid for unemployment (in millions)
Apr. 27.....	\$37.5
May 4.....	36.4
May 11.....	35.4
May 18.....	34.6
May 25.....	32.6
June 1.....	31.3

The downward trend in payments might, however, have been due largely to the gradual reduction in the volume of "catching-up" payments to veterans who had filed continued claims for earlier weeks. This would indicate that the level of unemployment among veterans did not change appreciably during the 5 May weeks

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Weekly number of claimants for unemployment benefits, August 4, 1945–May 25, 1946



and that reemployment of ex-servicemen kept pace with their influx into the labor market.

Variations in the size of the labor force and in the volume of employment were dominated in May by seasonal factors, not only in farming and industries related to agriculture but also in construction and services. Apart from these factors, the available labor force was increased by veterans returning to civilian occupations—those released from the armed forces during May as well as some who had been released earlier but had remained temporarily out of the labor market. The nonseasonal addition to the labor force available for the peacetime economy might have ranged between 600,000 and 1 million during May. This increment was fully absorbed by rising employment, and the reconversion unemployment which had existed at the end of April declined by approximately 150,000. With unemployment approaching the "irreducible" minimum, shortage of labor became increasingly acute in a number of industries, such as textiles, construction, and lumbering. The shortage of skilled labor in the manufacturing industries was characteristic of the

present phase of the reconversion and of its return to the prewar pattern of occupational distribution of the labor force, but on a considerably higher level than at any time in the economic history of this country.

April in Review

Unemployment insurance activities in April reflected a steady expansion of civilian production. The number of unemployed as estimated by the Bureau of the Census was 2.4 million in the week ended April 13, or 300,000 less than a month earlier. The ratio of continued claims filed during that same week to average covered employment in 1945 was 5.6 percent, as against 6.8 percent in March. The average weekly number of beneficiaries dropped from 1.6 million to 1.4 million, and benefit disbursements in April—\$110.7 million—were the lowest for any of the 4 months of 1946. Continued claims also fell in the country as a whole, from 7.5 million to 6.6 million. The rise from 774,000 to 979,000 in initial claims was caused partly by the beginning of new benefit years in 9 States and partly by the labor dispute in the coal industry, which gave rise to a heavy volume of initial claims in the 4 leading coal-producing States despite the fact that only 1 of the 4

pays benefits to persons involved in a labor dispute, and then only after a disqualification period of 4 weeks.

IN OLD-AGE AND SURVIVORS insurance, more than 1.4 million beneficiaries received current payments during April, at a monthly rate of \$27 million. Although somewhat fewer benefits were awarded than in March, when awards reached a peak, the total number was 14,000 greater than in April 1945. The number of benefits in current-payment status was almost 390,000, or 37 percent, more than the total a year earlier. Primary benefits, which have shown the greatest relative increase during the year, were almost 50 percent more in both number and amount. The relationship of the present beneficiary load to the potential number of beneficiaries is shown by data presented elsewhere in this issue. At the end of 1945, more than 1.4 million workers aged 65 or over had sufficient quarters of coverage to be eligible for benefits. Yet less than half of them had filed claims, and only slightly more than one-third of the 1.4 million actually received current payments in December 1945. Many of the others—all those whose benefits were suspended and a large proportion of those who had not filed at all—were still working in covered employment.

More than 837,200 families were represented among the beneficiaries for whom benefits were in current-payment status at the end of 1945. Of this number, 518,200 were families of retired workers and 319,000 were survivor families.

THE GENERAL ASSISTANCE case load, which began to mount in the month after VJ-day and continued upward at a sharper rate than that of any of the other three assistance programs, dropped in April for the first time in 7 months. The decline occurred in 30 of the 46 reporting States and amounted to about 11 percent in 3 of them. In the other programs the number of recipients and the amount expended increased at about the rate of recent months. Assistance expenditures for the country as a whole were \$94 million, \$14 million more than in April 1945, but they declined from the previous month for the first time in a year.

Women Workers and Unemployment Insurance Since VJ-Day

By Olga S. Halsey*

THE SURRENDER OF JAPAN and the sudden and widespread cancellation of war contracts had an immediate impact on claims for unemployment benefits. For the country as a whole, the monthly number of initial claims jumped from 267,600 in July to 1,230,000 in August. The increase was naturally greatest in the States where large numbers of workers had been employed in the major war industries—States such as California, Connecticut, Illinois, Indiana, Massachusetts, Michigan, New Jersey, New York, and Pennsylvania.

Concern was expressed that in many places disproportionate numbers of initial claims were filed by women. Complete data are not available on the respective numbers of initial claims filed by men and by women during this period, since the program of the Bureau of Employment Security for complete reporting of claimants by sex was not then in effect. Information is available, however, for six industrial States—Connecticut, Indiana, Massachusetts, Michigan, New Jersey, and Ohio—that were extensively engaged in war production (charts 1 and 2).

Claims Filed After the Surrender of Japan

In all these States the number of initial claims filed by both men and women was higher in August than in July; the proportion of all claims filed by women was lower, however. This drop is probably explained by the fact that the August lay-offs involved a larger proportion of men than earlier cut-backs, which frequently were met by laying off the workers most recently hired—often women—or by encouraging all who wanted to leave—frequently women—to quit. The most significant fact in these charts is the extremely high proportion of initial claims filed by women in September, the first month after the Japanese surrender.

* Bureau of Employment Security, Program Division.

Initial Claims Load

The second significant fact is that the number of initial claims filed during subsequent months by both men and women followed the same general trend: a peak in August or September, followed by a decline and a rise in January or February. In three of the six States—Connecticut, Massachusetts, and Ohio—the peak in initial claims filed by women exceeded that for men. Beginning in the fall or early winter and continuing through March, men's initial claims exceeded those filed by women in all six States. The proportion of initial claims from women generally decreased through December; in Connecticut, Michigan, New Jersey, and Ohio the proportion increased in January (table 1), however, because of the relatively greater increase in women's claims. In all six States the proportion of women's claims rose in March because of the relatively greater drop in men's claims. In all six States, however, the drop in number of initial claims from women between the peak month and March 1946 was proportionately greater than in claims from men.

Compensable Claims Load

The disproportionate number of ini-

tial claims filed by women in the first 2 months after the Japanese surrender had an immediate effect on the compensable claims load in these same six industrial States.

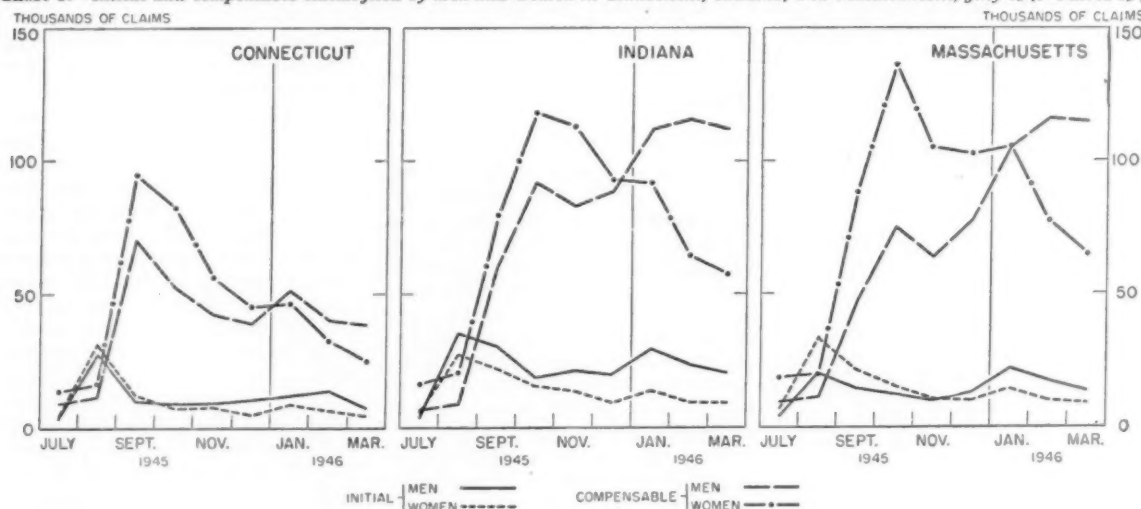
In all six, the compensable claims of women reached a high point in September or October, outnumbering those filed by men in all but Michigan (charts 1 and 2). Thereafter, claims from women in Connecticut, Indiana, Massachusetts, and Michigan dropped steadily through March 1946 except for a slight rise in January in Connecticut and Massachusetts, when a much greater rise in men's compensable claims occurred. Men's compensable claims followed a less consistent pattern in those four States. In Connecticut and Michigan the peak occurred in September and October, respectively, followed in November and December by a smaller decline than for women and by a disproportionately greater rise in January (Connecticut) or March (Michigan). In Indiana and Massachusetts, on the other hand, men's compensable claims rose to a high point in October and then dropped, only to increase again regularly to a peak in February.

In the other two States—New Jersey and Ohio—the course of the compensable claims from men and women was somewhat similar. Claims of both men and women reached a high point in October, declined in November, rose to a new high point in January, and then declined again; the

Table 1.—Proportion of initial and compensable claims filed by women, six States, July 1945–March 1946

State and type of claim	1945						1946		
	July	August	September	October	November	December	January	February	March
Connecticut:									
Initial claims.....	56	52	54	45	46	32	42	33	37
Compensable claims.....	60	60	57	61	57	54	48	44	39
Indiana:									
Initial claims.....	61	44	42	45	39	32	32	29	30
Compensable claims.....	73	70	57	56	58	51	45	36	34
Massachusetts:									
Initial claims.....	64	62	60	56	51	43	39	36	40
Compensable claims.....	67	65	65	64	62	57	50	40	36
Michigan:									
Initial claims.....	52	43	30	41	35	29	32	23	35
Compensable claims.....	78	71	51	48	51	46	44	32	28
New Jersey:									
Initial claims.....	52	49	45	43	35	30	33	35	39
Compensable claims.....	55	55	56	55	56	53	48	43	40
Ohio:									
Initial claims.....	60	59	56	47	46	33	34	28	32
Compensable claims.....	74	78	69	66	66	65	58	51	45

Chart 1.—Initial and compensable claims filed by men and women in Connecticut, Indiana, and Massachusetts, July 1945–March 1946



January rise was greater for men than for women, and the succeeding decline was relatively greater for women.

Because of the differences in the movements of men's and women's compensable claims, the proportion filed by women fell fairly regularly throughout this period (table 1).

Comparison of the general downward trend in the proportion of initial and compensable claims filed by women shows that in general they filed a larger proportion of compensable than initial claims. In other words, women in general remained unemployed longer than men.

The general decrease in the proportion of compensable claims filed by women in the six States furnishes background against which to review information available for all States on women claimants during the early months of 1946 (table 2).

Three facts are outstanding in the developments shown by the table. The first is that the proportion of compensable claims filed by women declined generally between January and February and frequently between February and March. This movement is probably part of the same trend shown in the data for the six industrial States. This downward trend reflects a smaller decrease in men's compensable claims as unemployment was affected by causes other than lay-offs following the Japanese surrender; the decline in the number

of compensable claims filed by women; the placement of some women and withdrawal of others from the labor force; and the exhaustion of benefit rights of women who had been continuously unemployed since their lay-off.

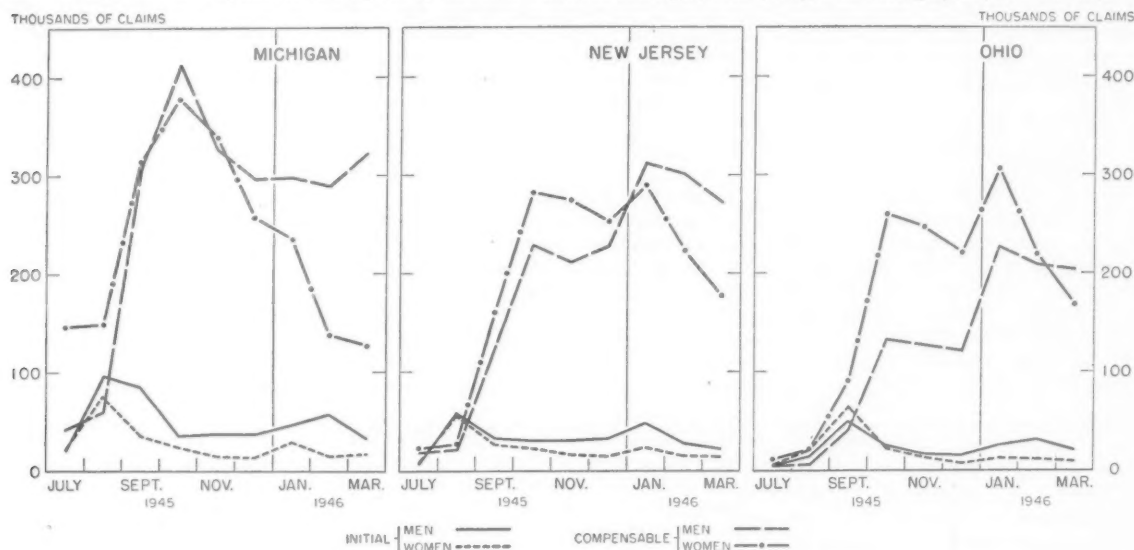
The second significant fact is that in many States women filed a larger proportion of compensable than of initial claims in January and February. This was the situation in California, Connecticut, Delaware, Illinois, Kansas, Maryland, Massachusetts, New Jersey, Pennsylvania, and Wisconsin. There were exceptions, however, chiefly among the less industrialized States where relatively few persons were employed in war production or where the proportion of women employed in war industries was low, as in Arkansas, Mississippi, Nevada, and Oregon, for example. The generally higher representation of women in compensable than in initial claims during January and February had its origin in the disproportionate number of initial claims filed by women after the Japanese surrender and the consequent composition of the compensable-claims load because of the longer unemployment of many women war workers. In March, however, this relative difference in compensable and initial claims filed by women was generally less because of the frequent decrease in the proportion of compensable claims from women and the increase in many

States in the proportion of initial claims.

The third fact is that the proportion of compensable claims filed by women during January, February, and March varied significantly among the States. Women accounted for a high proportion of compensable claims in Connecticut, Illinois, Iowa, Kansas, Massachusetts, Nebraska, New Jersey, Ohio, and Wisconsin—States in which substantial numbers were employed in the production of aircraft, ordnance, or machinery. The proportion was also high in California and New Jersey, where, although shipbuilding was the largest single war industry, other war industries, such as aircraft in California, also employed substantial numbers. By contrast, the proportion was low in Alabama, Florida, Louisiana, Maine, Mississippi, Oregon, and Washington—States where shipbuilding was the dominant war industry and where other major war industries employed relatively few workers. The proportion was also low in Idaho, Montana, New Mexico, Nevada, North Dakota, and Wyoming. In these States the major war industries had a relatively insignificant development. Moreover, interstate claims accounted for a large proportion of claims in these States, and men, rather than women, undoubtedly predominate among the migrant war workers.

Thus, the proportion of compensable claims filed by women during the first quarter of 1946 varied among the

Chart 2.—Initial and compensable claims filed by men and women in Michigan, New Jersey, and Ohio, July 1945–March 1946



States according to the extent to which the major war industries developed, the character of these industries, and the proportion of women they employed. The effect of these factors was often complicated by the fact that, in States where aircraft, ordnance, and the machine industries employed many workers, total employment in the major war industries in November 1944 often approximated and sometimes exceeded the average number of wage earners employed in all manufacturing in 1939; this was the situation in California, Colorado, Illinois, Indiana, Iowa, Kansas, Michigan, Nebraska, New Jersey, Ohio, Pennsylvania, and Wisconsin. In such States the normal peacetime manufacturing industries may be unable to absorb the large number of women laid off by the major war industries.

Why Women Filed Relatively More Claims

The high proportion of claims filed by women, whether measured by initial claims filed immediately after the capitulation of Japan or the large, although gradually diminishing, proportion of compensable claims, had its roots in the abnormal wartime developments in the employment of women and the special factors which affect their postwar employment.

These two phenomena help to explain the disproportionate effects of the reconversion lay-offs on women and the immediate impact of these lay-offs on the claims load.

Wartime Employment of Women

The expansion of the major war industries—metal, rubber, and chemical—to meet war needs was made possible by the wartime increase in the number of women in the civilian labor force. That number, including women who were employed, self-employed, and seeking work, rose from 13 million in March 1940 to nearly 18 million in March 1945, a rise of 38 percent. The increase in those actually at work during the same period was even greater—from 11 million to 18 million, a rise of nearly 57 percent. This record-breaking rise was the result of the increase in employment of women not merely in the major war industries but throughout all manufacturing industries; in wholesale and retail trade; in an industry group comprising transportation, communication, and public utilities; and in a group composed of finance, business, repair, and professional work. The only net decline during the war years occurred in the service industries—domestic, personal, and recreation services.

This wartime increase was unequally distributed among industries.

Thus, of the estimated increase of 5.2 million women employed between March 1940 and March 1944, the additional women employed in all manufacturing accounted for 61 percent of the total increase; the major war industries alone accounted for 41 percent. Within the major war industries, the increase also varied. The greatest numerical and percentage increase in women wage earners occurred in transportation equipment, other than automobiles, in which the number jumped from 1,800 in October 1939 to 463,000 in December 1944. In these industries the proportion which women formed of all employees (not merely wage earners) ranged, as of November 1944, from 40 percent in the manufacture of airframes for aircraft to 15 percent in ship and boatbuilding and repairing. The iron and steel industries, including ordnance, showed the next greatest increase—from 68,000 women wage earners in October 1939 to 366,500 in December 1944. Within the ordnance group in November 1944, women accounted for 47 percent of all employees in the manufacture of small-arms ammunition and, at the other extreme, 20 percent in the manufacture of tanks. The third largest numerical increase occurred in the manufacture of electrical machinery, where women wage earners rise from 100,300 in October 1939 to

341,900 in December 1944, when women represented 49 percent of all wage earners in that industry. Within the explosives industry, 33 percent of all employees in December 1944 were women.

The effects of the concentration of the increased employment of women in the major war industries are intensified by the geographic concentration of these industries. In November 1944, for example, almost three-fifths of all employees in all the major war industries were in seven States. Within a State there may be further concentration. Thus, in California, where women accounted for about 41 percent of the

aircraft industry's factory force in October 1944, that industry was largely concentrated in the Los Angeles area. In some smaller cities where war production mushroomed, women formed still higher percentages of total employment in establishments reporting the employment of women to the War Manpower Commission; in Tulsa, Oklahoma, Parsons, Kansas, and Lincoln, Nebraska, for example, women accounted for 43, 46, and 55 percent, respectively, of all employment on July 1, 1945.

The increase in employment of women was made possible by drawing into the labor force former housewives

and young girls who left school earlier than they would have normally. The major war industries had recruited nearly half the women employees they had in March 1944 from outside the labor force and slightly more than one-fourth from other industry groups—larger proportions than any other manufacturing industry drew from these sources. As a result, nearly half the women employed in the major war industries had no other recent skill or even no skill other than that acquired in their war jobs and hence, where wartime skills have ceased to be in demand, are handicapped in placement.

The recruitment of housewives and

Table 2.—All initial and compensable claims filed and proportion filed by women, by State and month, January-March 1946

State	Initial claims									Compensable claims								
	January			February			March			January			February			March		
	Women		Total	Women		Total	Women		Total	Women		Total	Women		Total	Women		Total
	Number	Percent of total		Number	Percent of total		Number	Percent of total		Number	Percent of total		Number	Percent of total		Number	Percent of total	
Alabama.....	19,000	3,900	21	11,700	3,200	27	9,800	3,400	35	124,200	44,300	31	114,100	31,600	28	109,100	27,600	25
Arizona.....	3,400	1,600	39	2,700	1,000	35	3,400	1,000	28	19,900	8,200	43	19,700	7,900	40	19,700	7,700	39
Arkansas.....	10,400	3,400	33	7,900	2,600	33	6,800	2,200	33	77,700	22,400	29	80,500	24,100	30	81,500	25,000	31
California.....	133,800	59,700	45	109,700	45,200	41	104,800	42,600	41	944,800	461,700	49	909,000	424,700	47	916,400	407,100	44
Colorado.....	4,100	1,000	24	3,200	800	25	2,900	900	32	11,800	4,900	42	14,700	4,700	32	16,300	5,400	33
Connecticut.....	20,600	8,600	42	20,200	6,600	33	11,200	4,100	37	97,800	46,700	48	72,700	32,200	44	65,400	24,900	39
Delaware.....	2,800	900	32	1,900	700	36	1,400	600	44	19,200	8,200	43	17,400	7,300	40	15,500	5,400	35
District of Columbia.....	1,500	300	18	1,300	300	23	1,000	300	31	6,700	1,400	20	7,000	1,400	20	8,400	1,900	22
Florida.....	9,400	3,400	36	6,300	2,600	33	5,800	1,800	31	59,300	21,400	36	51,700	18,400	36	48,300	16,400	34
Georgia.....	9,400	3,300	36	6,600	2,500	38	7,300	3,000	41	81,400	33,700	41	57,100	21,000	37	61,300	22,800	37
Idaho.....	2,600	700	26	2,000	600	32	1,400	500	33	10,500	2,500	24	17,900	3,300	25	16,000	4,500	28
Illinois.....	67,200	25,700	38	55,600	19,600	35	41,800	14,800	35	554,600	282,100	51	463,900	209,900	45	414,800	175,900	42
Indiana.....	43,500	13,800	32	33,300	9,700	29	30,600	9,200	30	203,200	91,500	45	179,500	64,200	36	168,900	51,300	34
Iowa.....	8,300	3,300	39	5,600	2,100	38	4,100	1,600	40	45,600	25,300	56	43,200	20,300	47	43,800	19,000	43
Kansas.....	9,500	3,700	39	8,200	3,100	37	7,300	2,900	40	80,200	44,500	55	74,200	38,400	52	77,700	36,500	47
Kentucky.....	13,600	4,400	32	11,500	3,200	28	10,100	2,800	28	135,700	59,800	44	96,500	36,300	38	104,400	35,800	34
Louisiana.....	15,600	3,800	24	14,600	3,300	23	11,500	2,800	25	123,000	34,900	28	115,800	28,400	25	110,800	27,300	25
Maine.....	4,900	1,600	33	3,600	1,100	30	5,500	1,700	30	40,600	16,000	39	37,300	12,000	32	41,300	14,400	35
Maryland.....	14,600	4,300	29	11,500	3,800	33	7,900	3,100	39	122,400	53,900	44	114,900	43,200	38	106,700	38,700	36
Massachusetts.....	36,100	14,200	39	27,300	9,900	36	22,600	9,000	40	210,600	105,400	50	193,400	77,500	40	179,500	64,800	36
Michigan.....	66,900	20,900	31	65,700	15,000	23	49,100	17,000	35	532,700	234,400	44	426,500	137,700	32	450,400	127,600	28
Minnesota.....	14,200	4,900	35	14,700	3,100	21	8,700	2,600	30	57,800	22,100	38	51,500	18,100	35	59,700	20,300	34
Mississippi.....	5,300	1,300	25	3,900	1,200	31	3,300	1,100	32	32,500	8,300	25	31,800	7,100	22	32,800	7,700	24
Missouri.....	47,500	23,000	48	28,700	11,700	41	25,400	9,300	37	223,900	110,400	49	197,700	81,100	41	202,100	68,500	34
Montana.....	2,800	800	29	2,600	700	27	2,100	600	28	14,200	4,200	29	18,700	5,500	29	22,100	6,900	31
Nebraska.....	3,900	1,500	40	2,500	900	38	2,000	900	44	14,800	7,900	53	16,700	7,500	45	18,800	8,200	43
Nevada.....	1,100	400	36	1,000	400	38	1,000	500	45	4,000	1,300	33	4,700	1,700	36	5,400	2,100	38
New Hampshire.....	2,300	700	30	1,700	700	39	1,200	500	37	7,100	3,200	45	9,800	3,100	32	9,900	3,300	33
New Jersey.....	71,800	23,700	33	43,100	15,100	35	36,100	14,100	39	601,600	289,600	48	523,800	223,000	43	440,000	177,700	40
New Mexico.....	1,200	300	23	1,000	200	23	1,100	300	26	5,400	1,300	24	6,600	1,600	25	8,400	2,300	27
New York.....	155,700	(1)	119,800	(1)	144,500	(1)	963,400	(1)	59	33,200	17,900	54	38,800	22,100	57	38,800	22,100	57
North Carolina.....	6,800	3,400	50	6,400	3,200	51	8,000	5,000	62	35,700	21,100	59	33,200	17,900	54	38,800	22,100	57
North Dakota.....	1,200	400	30	600	200	30	600	200	35	5,200	1,700	33	6,000	1,900	32	6,900	2,200	32
Ohio.....	37,900	12,700	33	41,900	11,700	28	29,400	9,400	32	532,800	306,500	58	478,400	219,700	51	372,600	169,000	45
Oklahoma.....	12,800	4,400	34	9,900	3,300	33	9,600	3,100	32	80,500	38,700	48	70,800	29,300	41	78,500	29,500	38
Oregon.....	23,400	7,800	33	13,200	4,500	34	10,900	3,800	35	127,400	39,500	31	137,400	44,700	33	144,200	54,300	38
Pennsylvania.....	227,100	37,200	16	142,100	24,300	17	55,800	17,000	31	535,900	237,300	44	479,300	170,500	36	736,400	202,600	28
Rhode Island.....	10,700	(1)	7,900	(1)	(1)	(1)	(1)	(1)	(1)	78,800	(1)	67,000	(1)	(1)	(1)	(1)	(1)	(1)
South Carolina.....	3,500	1,300	37	3,800	1,300	34	2,900	1,200	42	18,300	8,300	45	17,000	7,000	41	19,500	8,100	42
South Dakota.....	800	400	49	400	200	39	400	200	40	4,200	2,100	50	4,300	2,100	48	5,000	2,300	47
Tennessee.....	14,300	4,900	34	13,200	4,100	31	11,900	5,000	42	132,600	57,600	43	106,900	38,700	36	122,200	46,800	38
Texas.....	24,700	7,300	29	19,900	6,000	30	16,400	5,300	32	155,100	58,100	37	109,300	37,800	35	94,300	31,900	34
Utah.....	6,100	(1)	3,500	(1)	2,500	500	24	17,200	(1)	27,200	(1)	27,200	(1)	27,200	(1)	31,900	5,300	17
Vermont.....	1,200	400	32	800	300	38	800	300	43	8,300	5,100	61	6,600	3,400	52	6,400	3,100	48
Virginia.....	6,100	2,100	34	6,300	2,900	45	5,700	2,800	50	38,100	15,800	42	32,800	12,700	39	39,900	17,700	44
Washington.....	28,100	8,500	30	23,600	6,700	29	20,100	6,600	33	202,600	69,000	34	207,700	69,400	33	231,700	82,400	36
West Virginia.....	15,600	4,500	29	13,200	3,200	24	10,200	2,100	21	87,200	34,300	39	86,400	29,500	34	88,700	29,500	34
Wisconsin.....	9,300	3,300	36	10,300	3,000	29	7,900	2,600	32	80,000	34,500	43	67,900	28,600	42	68,400	25,100	37
Wyoming.....	700	200	32	600	200	32	400	100	30	1,600	500	32	2,300	700	32	3,000	900	30

1 Not available.

young girls changed the personal characteristics of women in the 1944 civilian labor force. By February 1944, nearly 2.9 million more married women were in the labor force than in March 1940, as a result of both the recruitment of married women and the higher wartime marriage rates. Among the married women in the civilian labor force in February 1944 were a million wives of servicemen absent in the armed services and nearly 1.5 million wives who had children under 10 years of age. The civilian labor force in February 1944 also included 734,000 more girls in the ages 14-19 and 1 million more women aged 45 and over than in March 1940.

The addition of 5 million women to the wartime labor force between March 1940 and March 1945, their concentration in the major war industries, and especially in some that have been subjected to the most drastic curtailment, and the geographic concentration of the war industries themselves all spell unemployment unless the laid-off workers can be absorbed by local peacetime industries or move to places with better employment opportunities or withdraw from the labor force.

Factors Affecting the Postwar Employment of Women

The extent to which the increased numbers of women in the labor force will be employed depends, of course, on the relation between the supply of women workers and the demand for them.

On the *supply* side, the problem resulting from the increase in the number of women in the labor force is aggravated by their concentration in the major war industries and by the large numbers who were laid off soon after the surrender of Japan. The problem is further complicated by the large number of men who also were laid off, although sometimes more gradually, and by the steadily increasing volume of returning veterans. The net result is that former "tight" labor-market areas have become "loose."

It has been expected that the withdrawal of most of the emergency women workers from the labor force will correct the imbalance between the wartime additions to the labor force and industry's normal demand for women workers.

The altered composition of the 1944 female civilian labor force has an important bearing on the probable withdrawal of many women with reconversion and the release of husbands from the armed forces. Some of the increased number of young girls who entered the labor force prematurely may return to school; others will leave to marry. Gradually, this increase will be liquidated. Many of the older women will withdraw because they find it increasingly difficult to get jobs as employers raise their hiring specifications. Doubtless many of the wives with young children and the wives of absent servicemen may choose, if they can, to stop work in order to devote themselves to home responsibilities. But among all groups, some women will wish to continue at work for the same economic motives as prompted their entry into the labor force, especially if they can get a job with comparable earnings and with hours that dovetail with household duties.

On the basis of these factors and others, such as the resistance of many war workers to changing jobs or taking lower pay, war weariness, neglected household duties, or the difference in the geographic distribution of wartime and peacetime industries, it has been generally predicted that within 2 years after VJ-day, or at latest by 1950, most of the wartime increase of women in the labor force will have been liquidated. A net increase in the number of women workers will remain, however, because of the increase in population and the long-time trend for the increased employment of women.

The ultimate restoration of the female labor force to its more normal size does not, however, mean that this may be accomplished without a period of unemployment for many. Since nearly half the women employed in the major war industries in March 1944 had been in the labor force in 1940, either in the same or another group of industries, many or most of them may be expected to wish to continue to work. Many young girls who left school prematurely will also want jobs. Among the married women and older women, many will want paid work. Their difficulties, however, in obtaining a job such as they wish, or the disappearance of the only work for which they are qualified or which

is within easy reach of home, may lead many to give up the search. Some older women also may withdraw ultimately from the labor force because of the greater difficulty in getting a job as employers return to prewar age standards. Thus, unemployment is the winnowing process by which many ultimate withdrawals from the labor force will be accomplished.

Both the desire to work and the wish to withdraw from the labor force have been manifested since the surrender of Japan. The large number of women who have registered for work and filed claims for unemployment benefits indicates the desire of many to continue in the labor force if they can get a suitable job. Many of those who find they cannot get the type of work they want or for which they are qualified by their wartime experience, at wages which compare favorably with wartime earnings, will give up the effort sooner or later. Even those who abandon their wartime standards of pay and hours may retire as they find it increasingly difficult to get any job because of employers' sex and age specifications. In some States the decrease in the compensable claims filed by women is attributed to their withdrawal from the labor force. As the length of unemployment increases, more marginal workers will withdraw.

Withdrawal of women from the labor force is indicated in the monthly samples of the labor force made by the Bureau of the Census. The estimates show that the number of women in the labor force declined by almost 3.5 million from the week ended July 14, 1945, to that ended April 13, 1946. Since the "normal" seasonal contraction during this period would have been approximately 800,000, a decrease of some 2.9 million is nonseasonal, due essentially to the withdrawal of emergency war workers. These figures also indicate that approximately three-fourths of the women in excess of the "normal" number in the labor force during the week ended July 14, 1945, have already left the labor force. This movement may be expected to continue as husbands are released from the services and as many women find it difficult to get the kind of job they wish or even to get any job as employers

indicate their preference for younger workers and for men, particularly returning veterans.

While the emergency workers are in the process of withdrawing from the labor force, girls leaving school will be seeking jobs; the number in this group probably will be less than in normal years, however, because of the many who left school prematurely during the war.

Ultimate withdrawal from the labor force, however, will not wholly correct the imbalance between the wartime supply of women workers and normal peacetime demand, unless withdrawals in a locality are commensurate with the decline in its demand for women workers or unless the "surplus" move to places with better work opportunities. Consequently, local pools of unemployed women may be expected, especially in communities where woman-employing war industries, unrelated to the basic peacetime industries, have had a mushroom growth. On the other hand, unless war workers who have moved to war centers return home, some other communities may experience labor shortages.

In considering the demand for women workers, it is obvious that the capitulation of Germany and Japan ended the emergency need for aircraft, ships, and ordnance. Workers employed in these industries in plants built to supply war needs obviously must look for other jobs, unless the plants are converted to civilian uses. When plants close in these industries which were located in centers that had never had similar peacetime industries, the demand for wartime skills has vanished.

In places where established plants were converted to war production, as in the automobile industry, and have returned to their normal peacetime production, the postwar demand for women workers is conditioned by several factors. When lay-offs and rehiring were based on seniority, it is probable that many women had less seniority than men and were, therefore, the first laid off and the last rehired. Moreover, fragmentary studies indicate that, in about one-fifth of the plants or collective agreements under review, women did not have the same seniority rights as men; separate seniority lists were maintained for men

and for women, protecting the seniority of women only in relation to jobs which before the war were recognized as "woman's work"; in some instances, seniority rights of women hired for war work did not apply to postwar employment. In any case, because of the relatively brief experience of many women in the major war industries, women probably are more affected than men by the statutory seniority rights of returning veterans. Even when no distinction is made in seniority rights, some executives have predicted that women on jobs formerly held by men will have less security than women in other types of jobs.

In plants where ability is considered in connection with seniority or carries greater weight, management may be expected to review critically its wartime experience with women workers, especially when they took over men's jobs. If women have been found more efficient and more easily supervised, they may be kept. Such decisions, however, may be influenced by the greater absenteeism and higher turnover among women in war industries, by the desirability of retaining workers with more all-around skills than many women possess, by possible union opposition to peacetime employment of women on jobs usually held by men, and by technological considerations. Moreover, if there are not enough jobs for all, management may prefer men, on the theory that men usually have families to support and that it is therefore socially more important to employ a man than a woman.

Perhaps of even greater importance is the extent to which industry will retain the wartime dilution and reengineering of men's jobs which enabled women to handle many of them. It is suggestive that, among 352 firms reporting, two-thirds said they would advocate restoration of such jobs to men.

Lay-Offs Following Japanese Surrender

The lay-offs after the Japanese surrender which involved the separation of more than 2.5 million workers in the following month, of whom 2 million had been employed in the major war industries, bore more severely on women than on men. In the major war industries the number of men em-

ployees dropped 21 percent between July 15 and September 1; the number of women, 40 percent.

The lay-offs, moreover, occurred in precisely those industries in which the employment of women had increased most during the war. The greatest number of lay-offs occurred in aircraft production; by September 15, employees of this industry had been reduced by 800,000 and by mid-October by another 90,000, or to one-fourth the number before the surrender of Japan. Ordnance suffered the next greatest decline—a cut of about 750,000 workers between August 15 and September 15. In the closely related machinery industries, employment declined by some 275,000 between July 15 and September 15, but with prospects of early reconversion. The immediate impact of the Japanese capitulation on shipbuilding was less—a reduction of some 250,000 workers by mid-September. Employment in communications equipment dropped 160,000 between July 15 and September 15, with a disproportionate reduction in women employees because of management's desire to retain skilled male employees whom it would be hard to replace even in a loose labor market.

The impact of these cut-backs varied in different sections of the country. The largest reductions in aircraft employment were in the large Government-owned plants located principally in the Middle West and the West, where there are scant prospects for their peacetime use. Often fewer workers were actually laid off than were displaced by the cancellation of contracts, because—as in the automobile plants in Detroit, Flint, and Buffalo—reconversion was under way and plants reabsorbed many workers formerly engaged in aircraft production. Nevertheless, about three-fourths of the displaced aircraft workers were laid off or quit, with the most severe impacts in such cities as Akron, Chicago, Dallas, Kansas City, Los Angeles, Oklahoma City, Tulsa, and Wichita.

In ordnance, also, the impact of the lay-offs varied. About 180,000 workers engaged in small-arms ammunition, explosives, and loading production were laid off almost immediately, since these plants had no transfer possibilities. On the other hand, about two-thirds of the displaced ordnance workers had been employed in

plants with transfer possibilities and of these about 26 percent were able to effect early transfers within the same plant. The closing of plants engaged exclusively in small-arms ammunition, explosives, and loading production, that had employed a large proportion of women workers, and the concentration of the remaining work in establishments doing repair and job work that called for higher skills and heavy maintenance work, contributed to the unequal displacement of men and women. Between July 15 and September 15, employment of men in ordnance plants dropped 46 percent and that of women 64 percent, effecting a decline in the employment of women in this industry from 33 to 23 percent.

The magnitude of these cut-backs has had serious repercussions on the unemployment of women because of the large number and proportion of women formerly employed in the industries most affected. In July 1945, aircraft alone employed over 400,000 women; ordnance, more than 300,000; communications equipment, over 200,000; and shipbuilding, nearly 150,000. In a few of these industries or their subdivisions, women constituted more than 40 or even 50 percent of all employees.

Current Demand for Women Workers

Although the surrender of Japan found unfilled vacancies in many of the peacetime industries which normally employ large proportions of women workers, such as trade, service, apparel, textile, and tobacco, the absorptive possibilities of these industries may be restricted by the increased proportion of women generally employed in them during the war, the differences in the geographic distribution of the wartime and peacetime industries, and the return of servicemen and of other men from their war jobs. Local openings, moreover, may be limited in relation to the numbers of ex-war workers. In Portland, Oregon, for example, even the trade and service industries offered little absorptive capacity by November 1945. Unless the local demand for women approximates the numbers laid off and unless the skills in demand also correspond to those of the laid-off workers, especially the emer-

gency workers, it is difficult or impossible to avoid local pools of unemployed women in some localities, unless the surplus workers migrate or withdraw from the labor force.

In addition to differences in possibilities of local absorption, measured in terms of the number of workers or skills needed, the demand for women workers has shifted. In the automobile industry, for example, women now are used almost entirely on nonproduction jobs. Future labor requirements reported by employers to the U. S. Employment Service indicate that employers prefer men in the metal-working industries in which women's employment increased during the war, such as electrical and nonelectrical machinery, automobiles, and aircraft. In some large centers, openings are for men because the work is heavy. A few cities, on the other hand, report a larger proportion of openings for women than for men. A couple of northern cotton-textile centers report a shortage of women textile operatives, particularly for the second and third shifts. In general, women's employment opportunities appear to be limited increasingly to their traditional fields—textiles, apparel, tobacco, trade, and service industries, which are often low-paid.

The shrinking employment opportunities for women appear to be the result of often-reported employer preferences for younger workers¹ and for men, particularly veterans. This movement is accelerated by actual replacement of women by men, often veterans, as in steel, a few rub-

ber plants, and aircraft. Occasionally, replacement of women by men has extended to the industries that traditionally employ women, such as the woolen and worsted industry and sometimes trade and service industries. The expressed preference for men is a natural result of the general increase in employment of women during the war; it may be viewed merely as a return to the former status quo.

The impact of these changes in the demand for women workers is reflected in the placements made by the USES before and after the Japanese surrender. Although the total number of placements fell, as was to be expected in a loose labor market, the placements of women dropped more than those of men. Between May-July and September-November 1945, placements in all industries dropped 42 percent for men and 46 percent for women; in all manufacturing, the drop was 44 percent for men and 59 percent for women. The disproportionate decline in placements of women reflects the decline in the ratio of placements of women to all placements: thus, in May-July nearly one-third of all placements in manufacturing were of women; in September-November, only one-fourth. Within manufacturing, the decline was greatest in the war industries. In ordnance and accessories, for example, women accounted for 38 percent of all placements in May-July and for 18 percent in September-November; in aircraft and parts, the proportion dropped from 38 to 23 percent; in electrical machinery, from 59 to 45 percent; and in rubber products, from 33 to 21 percent. Even in the textile industry, the proportion fell slightly, from 47 to 45 percent. The only exceptions to this general trend were the apparel, leather and leather-products industries, service trades, and private domestic service, in which women represented a slightly higher proportion of all placements in September-November than in May-July.

This general decrease in the demand for women workers reflects the difference in employment trends of men and of women since the Japanese surrender. The number of men employed, including those actually at work and those with a job but not at work, is estimated to have increased

¹ Industry's demand for younger women is reflected in the age of women claimants in Seattle, Washington. In a sample study of 8.7 percent of all claimants who had filed a claim between August 20, 1945, and January 19, 1946, 42.3 percent of the active women claimants were 45 years of age or over, whereas at the peak of war production only 26.3 percent of the women workers were in this age group. At the time of the survey, however, the age level of the employed labor force had been reduced by the heavier lay-offs among the older workers and the return of young men and women from the armed services. Moreover, only 20 percent of the women claimants were under 30 years of age, as contrasted with 40.6 percent of the women in this age group in the wartime employed labor force. (Office of Unemployment Compensation and Placement, *Unemployment Compensation Claimants and Job Openings in Seattle, Olympia*, pp. 1, 4.)

from 34.7 million in the week ended July 14, 1945, to 38.4 million in the week ended April 13, 1946; over the same period the estimated number of women employed fell from 19.6 million to 16.1 million.

Summary

The lay-offs within the month following the capitulation of Japan were concentrated in those major war industries in which large numbers of women had been employed and in which the employment of women had increased most during the war—production of aircraft, ordnance, machinery, electrical communications, and shipbuilding. Lay-offs of women, moreover, were disproportionately large. Lay-offs have been affected by seniority provisions, under which women probably had less seniority than men in prewar plants because of their more recent entrance or because some seniority provisions afforded women less security on men's jobs or "after the war." Moreover, because of the more recent employment of women in established prewar plants, women are probably more affected than men by the statutory seniority rights of returning veterans. Other factors have also played their part, such as the desirability of retaining workers with more all-around skills than many women possess; decisions regarding the continuation of dilution and reengineering of men's jobs that had made it possible for women to handle many such jobs; and the general appraisal of the efficiency of women, especially those who had taken over work usually performed by men, in the light of their generally greater absenteeism and higher turn-over in war plants.

Under these conditions, women formed a disproportionate number of the initial claimants in the month following the surrender of Japan, according to data from six industrial States where large numbers of workers had been employed in the major war industries. In these States the proportion of initial claims filed by women generally declined as other factors began to cause unemployment. In these same six States, women also accounted for a disproportionate, although gradually decreasing, proportion of compensable claims filed and for a greater propor-

tion of compensable than of initial claims. Throughout the country, in January and February 1946 women generally filed a higher proportion of compensable than of initial claims, reflecting the higher proportion of initial claims originally filed by women and the greater difficulty of women in getting jobs. In general, women filed a higher proportion of compensable claims in States where war industries employed large numbers of women than in States where shipbuilding was the principal war industry or where war industries did not develop to substantial proportions. In March 1946, as the representation of women in compensable claims continued to decline and that in initial claims rose, the disparity was less evident.

Unemployment among women revealed by such data results not only from the present transition in industry but also from wartime changes in the employment of women and the postwar outlook for women workers.

During the war, some 5 million women were added to the civilian labor force; slightly more than two-fifths of the new entrants were absorbed by the major war industries, thus making it possible for these industries to recruit nearly half their wartime women employees from former housewives and young girls. While the major war industries drew another one-fourth of their women workers from other industries, the employment of women simultaneously increased throughout all industry except in the service trades, where there was an absolute decline.

The future supply of women workers is affected by the composition of the wartime female labor force, which contained more married women, more women aged 45 years or over, and more girls in their teens. Many married women who have a choice may wish to withdraw from the labor force to devote themselves to home responsibilities, particularly women with young children and the wives of returning servicemen. Older women may choose or be forced to withdraw because they find it increasingly difficult to get a job as employers return to prewar standards of employability. Among young girls, some may leave work to return to school or to marry. Other women may with-

draw as they find it increasingly difficult to get a job near home or to find work with wages and hours that make the double duties in the home and industry worth while or feasible. Among all groups, however, some will wish to continue paid work for economic reasons. These forces have been relied on ultimately to correct the imbalance between the abnormal wartime supply of women workers and the probable postwar demand for their services.

Ultimate shrinkage of the labor force, however, may not be accomplished without an initial period of unemployment, when many emergency workers are anxious to get work for which they are qualified by their war experience and at comparable wages. However, the obsolescence of wartime skills in many localities and the limited skills of many emergency workers make their placement difficult. Both forces have been at work: many former war workers wish work; some have found it; others remain unemployed; still others have withdrawn from the labor force. As the length of unemployment increases, it is probable that more marginal workers will give up the search for a job.

Although the surrender of Japan found unfilled vacancies in many industries which normally employ large proportions of women, their demand for women may be limited because of the increase in the number of women generally employed during the war, the return of servicemen with statutory seniority rights, and the return of men from war work to prewar jobs. Local absorption of laid-off women war workers, moreover, may be relatively limited in view of the large numbers laid off, especially in communities where war industries expanded employment of women far beyond the normal peacetime demand. Moreover, unless the local demand for women workers approximates the numbers laid off and requires the skills of the emergency workers, it will be impossible to avoid severe unemployment of women in some localities, unless the surplus workers move to places with better work opportunities or leave the labor force.

The problem of the surplus women war workers is complicated by the replacement of women by men, partic-

(Continued on page 48)

Aged Beneficiaries, Assistance Recipients, and the Aged in the General Population

By Jacob Fisher *

OVER THE HILL to the poorhouse is not and never was the path trod by any appreciable number of the aged in this country. Most elderly people live in their own household; only one in five lives with son or daughter or other relative; only one in fifty is to be found in an institution.

The dimensions of these and related measures of the well-being of our older citizens, and the extent to which they reflect the characteristics of aged beneficiaries and assistance recipients under the social security program, have an important bearing on planning for the security of the aged. Recognizing that security programs should have a basis in careful observation, Congress in 1935 gave the Social Security Board a continuing obligation to study the economic status of the aged and the extent to which existing and proposed legislation contributes to its improvement.

Under this general mandate the Board has conducted a series of studies of the personal characteristics, living arrangements, and income of old-age and survivors insurance beneficiaries,¹ and of old-age assistance recipients,² the latter in cooperation with 21

State public assistance agencies. The findings made it possible for the first time to determine how the aged reached by the social security program resemble the aged in the general population. A comparison of this kind should furnish a partial answer to the question often asked about aged beneficiaries and assistance recipients—are they a well-defined group with distinctive characteristics of their own, or are they indistinguishable in most respects from the rest of the aged?

Personal Characteristics

The living arrangements of aged individuals are influenced to a large degree by their age, sex, color, and marital status and by whether they live in urban or rural areas. Discussion of the differences among beneficiaries, assistance recipients, and the aged as a whole properly begins, therefore, with an examination of the personal characteristics of members of the three groups.

Age.—Sixty-five years is the qualifying age for primary, wife's, aged widow's, and parent's benefits in old-age and survivors insurance, and for old-age assistance in all but one State. For reasons largely but not entirely associated with differences in program maturity, old-age assistance recipients are, on the average, 4 years older than beneficiaries of old-age and survivors insurance, who tend to conform more closely to the age distribution of the aged as a whole. This difference has an important bearing on differences in marital status and living arrangements.

Among insurance beneficiaries, only persons in receipt of parent's benefits tend to be as old as assistance recipients. At the end of 1944 the median age of parent beneficiaries was 73.4 years.

Aged women are, on the average, somewhat older than aged men because of differences in mortality rates, but among both insurance beneficiaries and assistance recipients this difference was reversed. Female pri-

mary beneficiaries averaged 69.8 years at the end of 1944, about a year less than the median age of 70.6 years of male primaries, a difference which may be related to the earlier retirement of women from the labor force. Entitled wives and widows each averaged 69.6 years of age. Since wives, especially in the older age groups, tend to be younger than their husbands, the age differential between male primary and wife beneficiaries is not surprising.

All four groups of aged beneficiaries—primary beneficiaries, wives, widows, and parents—have experienced a steady rise in average age since 1940, the first benefit year. Male primary beneficiaries, for instance, averaged 67.4 years in 1940, 68.4 years in 1941, 69.3 years in 1942, 70.1 years in 1943, and 70.6 years in 1944. The increase in average age reflects, of course, the gradual aging of beneficiaries with awards in earlier years of the program. A contributory factor has been the deferred retirement of several hundred thousand aged workers during the war and immediate postwar years, whose accession to the rolls would have been an influence on the whole toward a lower

Table 1.—Percentage distribution of persons 65 years and over, by age¹

Item	Total	65-69	70-74	75 and over	Median age
All persons 65 years and over, July 1, 1944: ²					
Total.....	100.0	40.5	29.3	30.1	71.5
Men.....	100.0	41.6	29.4	29.0	71.3
Women.....	100.0	39.6	29.3	31.1	71.7
Aged beneficiaries in current-payment status, old-age and survivors insurance, December 31, 1944: ³					
Total.....	100.0	47.3	36.4	16.4	70.3
Men.....	100.0	42.6	38.5	18.2	70.7
Women.....	100.0	53.5	33.4	13.1	69.7
Old-age assistance recipients in 21 States, 1944: ⁴					
Total.....	100.0	21.8	34.3	43.9	74.1
Men.....	100.0	20.1	34.7	45.3	74.3
Women.....	100.0	23.4	33.9	42.7	73.9

¹ Age attained at last birthday.

² Bureau of the Census, *Population—Special Report*, Series P-46, No. 2, Jan. 27, 1946. Median age estimated by Social Security Board.

³ Social Security Yearbook, 1944, pp. 59, 61. Data are for persons receiving primary, wife's, widow's, or parent's benefits.

⁴ Preliminary Tables on Incomes and Living Arrangements of Recipients of Old-Age Assistance in 21 States, 1944, Public Assistance Report No. 9, Social Security Board, Bureau of Public Assistance, December 1945 table 2.

*Bureau of Research and Statistics, Division of Coordination Studies.

¹ Summarized in the following *Bulletin* articles: "Economic and Social Status of Beneficiaries of Old-Age and Survivors Insurance," July 1943, pp. 3-20; "Resources of Old-Age and Survivors Insurance Beneficiaries in Three Southern Cities," September 1943, pp. 3-17; "Family Resources To Meet Costs of a Worker's Last Illness and Death," March 1944, pp. 19-23; "Why Beneficiaries Retire," January 1945, pp. 16-20; "Why Beneficiaries Returned to Work," April 1945, pp. 12-18; "Living Arrangements of Old-Age and Survivors Insurance Beneficiaries in St. Louis," September 1945, pp. 16-18; "Resources of Widow and Child Beneficiaries in Seven Cities," November 1945, pp. 14-20; "Costs of Medical Care of Old-Age and Survivors Insurance Beneficiaries in St. Louis and 12 Ohio Cities," January 1946, pp. 16-21.

² Preliminary Tables on Incomes and Living Arrangements of Recipients of Old-Age Assistance in 21 States, 1944, Public Assistance Report No. 9, Social Security Board, Bureau of Public Assistance, December 1945.

median age. The workers who did retire tended to be advanced in years.

Similar factors may explain the age difference between men and women in the assistance group. By and large, retirement from the labor force is a more important factor in the dependency of male than of female recipients, among whom dependency is more immediately related to changes in marital status and family relationships. The war, by providing employment for many older men who otherwise might have applied for assistance, reduced the flow of 65 and 66-year-old men to the recipient rolls. While it is true that this development also made it unnecessary for the wives of such men to file applications on their own behalf, the effect on the intake of women was probably not as significant, since not all the men involved were married and, of those who were, few had wives 65 years or older. There is some reason to believe that the average age of male recipients in 1944 was higher than it was in prewar years or than it may be in the postwar period.

Sex.—Women outnumber men among the aged as a whole and among recipients of old-age assistance. At the end of 1944, however, men comprised a majority of the aged insurance beneficiaries.

The sex ratio in the general population is for the most part a function of age. The excess of males is largest at birth, decreases gradually thereafter because of their higher mortality rate, and disappears entirely for native white men in the age class 20-24. Above age 64 the excess of women becomes more marked with each successive age class.

The predominance of men in the beneficiary group reflects the eligibility conditions of the insurance program and its relative newness. Few women remain in the labor force to age 65; at the end of 1944, after 5 years of benefit payments, male primary beneficiaries outnumbered female primary beneficiaries by almost six to one. As the program matures, more women may be expected to pick up the 40 quarters of coverage that would entitle them to permanent insurance status, despite their generally earlier retirement from the labor force.

The disproportionate sex ratio

among primary beneficiaries is offset for all aged beneficiaries, of course, by provisions for benefits to wives and widows. At the end of 1944, somewhat more than half the wives of male primary beneficiaries were under 65 years, however, and therefore not entitled to wife's benefit. As the average age of male married beneficiaries increases with the passing years, it is reasonable to assume that relatively more wives will qualify for benefit.

Program immaturity also accounts for the small number of aged widows on the insurance rolls—about 12 percent of all aged beneficiaries in current-payment status at the end of 1944. Widows in 1940 comprised 28 percent of all persons of both sexes aged 65 and over. With a lifetime of opportunity to work in covered employment, relatively more men may be expected to acquire fully insured status in future years; concurrently more surviving widows may be expected to qualify for benefit at age 65. The number of entitled widows will also grow as the result of the greater mortality among married male primary beneficiaries than among their entitled wives.

Longer experience with old-age and survivors insurance, in summary, without regard for changes which may be made in coverage and qualifying conditions, is likely to result in an increase in the proportion of female primary beneficiaries, entitled wives, and entitled widows, and therefore a shift in the sex ratio of aged beneficiaries.

The smaller relative number of men among old-age assistance recipients^a would seem at first glance to be related to the age composition of this group. Recipients averaged 74 years in 1944. Males per 100 females in the 1940 census numbered 97.9 in the age class 70-74 and 92.7 in the ages 75-79. The representation of women among old-age assistance recipients is heaviest, however, in the 65-69 year class and decreases thereafter rather than the reverse. One explanation for the underrepresentation of men among old-age assistance

^a Understated by table 2, which does not take into account the practice in some States of counting only the husband as a recipient in cases in which both husband and wife are eligible for assistance, with the payment going to the husband.

Table 2.—Percentage distribution of aged persons by sex¹

Sex	Persons 65 years and over, July 1, 1944	Aged beneficiaries in current-payment status, old-age and survivors insurance, Dec. 31, 1944	Old-age assistance recipients in 21 States, 1944
Total.....	100.0	100.0	100.0
Male.....	48.1	57.2	47.3
Female.....	51.9	42.8	52.7
Males per 100 females.....	92.8	133.6	89.6

¹ Sources are cited in table 1. Sex of old-age assistance recipients from table 3 of Public Assistance Report No. 9.

recipients in 1944 may be the employment opportunities created by the war, a theory which would fit in with the marked underrepresentation on the rolls of men in the 65-69 year class, who are more likely to find jobs than men aged 70 and older. (This is not to imply that men exceeded women on the old-age assistance rolls before the war. Women were in a majority in both periods, but to a greater extent during the war.) Many of the absent men were, of course, on the beneficiary rolls of the old-age and survivors insurance and other retirement systems, which, as noted, are heavily weighted with men.

Urban-rural distribution.—The distribution of the aged among urban and rural areas tends to follow the distribution for the population as a whole. In 1940 a little more than half the persons aged 65 and older were living in urban areas. Of the 44 percent in rural areas, roughly half were on farms.

Similar information is not available for either assistance recipients or insurance beneficiaries. An approximation of the urban-rural ratio among these groups may be attempted, however, from known data on the State of residence of recipients and beneficiaries (table 3).

These data indicate that the highly urbanized States contribute a far larger proportion of aged insurance beneficiaries than might be expected from their share of the total aged population, and that the representation of States in the beneficiary load declines with the decrease in the urban ratio. The linked character of the beneficiary distribution and ur-

Table 3.—Urban-rural distribution of the aged

Percent of population living in urban areas, 1940	Number of States ¹	Percentage distribution of persons 65 years and over living in specified States		
		Census, April 1940 ¹	Insurance beneficiaries for whom benefits were in force, June 30, 1945 ²	Old-age assistance recipients, June 1945 ³
Total....	49	100.0	100.0	100.0
72.0 and over...	6	24.8	34.3	16.4
60.0-71.9.....	5	24.7	29.7	22.5
42.0-59.9.....	14	25.7	20.8	32.9
Under 42.0.....	24	24.8	15.2	28.3

¹ Sixteenth Census of the United States: 1940, Population—Characteristics of the Population, 1943, p. 51, table 21.

² Unpublished data, Bureau of Old-Age and Survivors Insurance.

³ Based on data in the Bulletin, August 1945, p. 42.

banization reflects, of course, the coverage limitations of the present insurance program.

The distribution of old-age assistance recipients, by contrast, suggests that the highly urbanized States are underrepresented as a whole in the assistance load, and that with some exceptions attributable in part to low fiscal ability the concentration of assistance recipients becomes more marked as the urban ratio declines.⁴ The factors underlying this association are many and complex and need not be developed here.

Twenty-two percent of the aged lived on farms in 1940. Residence on farms was reported for 16 percent of the recipients included in the 1944 study of the Bureau of Public Assistance. The underrepresentation of the farm aged among assistance recipients may be related to differences in work opportunities, since 60 percent of the aged men on farms in 1940 were members of the labor force, as compared with 31 percent of the aged men in the rural nonfarm population and 37 percent of the urban aged men. Information is lacking on the number of insurance beneficiaries living on farms, but the exclusion of farmers and agricultural laborers from the program makes it safe to assume that the proportion is considerably lower than among the aged in the total population.

⁴ See the Bulletin, April 1946, pp. 38-43.

Race.—Because of the cumulative effect of their higher mortality rates in all age classes, there are relatively fewer Negroes among the aged than in the population as a whole. Ten out of every 100 persons in 1944 were nonwhite; among persons 65 and over the ratio was 7 in 100.

The representation of aged nonwhite persons on the insurance beneficiary rolls is approximately half what one might expect from their numbers in the aged population, for reasons largely associated with the relatively high proportion of Negroes in agriculture and domestic service and the higher incidence of unemployment among Negroes. At the end of 1944 only 3 in every 100 aged beneficiaries were nonwhite.

Nonwhite recipients of old-age assistance, on the other hand, exceed the nonwhite ratio in the total aged population. They comprised 9 percent of the recipients included in the 1944 Bureau of Public Assistance study, a ratio which varied among the 21 States from less than 1 to 60 percent. In all but 3 of the 19 States with nonwhite recipients, this proportion exceeded the nonwhite ratio in the State's aged population as a whole. The economically disadvantaged position of the Negro in the United States emerges in every study of the composition of assistance recipients.

Marital status.—Six of every ten aged men in 1940 were married and living with their wives, three were widowers, and one was single. The proportion of men who are married is at its peak in the age group 35-54 and drops gradually thereafter as the ratio of widowers rises. For the same

Table 4.—Percentage distribution of aged persons, by race

Race	All persons 65 years and over, July 1, 1944 ¹	Aged beneficiaries in current-payment status, old-age and survivors insurance, Dec. 31, 1944 ²	Old-age assistance recipients in 21 States, 1944 ³
Total....	100.0	100.0	100.0
White.....	93.3	96.6	90.8
Nonwhite.....	6.7	3.4	9.2

¹ Bureau of the Census, Series P-46, No. 2, Jan. 27, 1946.

² Social Security Yearbook, 1944, pp. 59, 61.

³ Public Assistance Report No. 9, table 3.

Table 5.—Percentage distribution of aged persons, by sex and marital status

Sex and marital status	Persons 65 years and over, 1940 ¹	Aged beneficiaries in current-payment status, old-age and survivors insurance, Dec. 31, 1944 ²	Old-age assistance recipients in 21 States, 1944 ³
Men.....	100	100	100
Married, spouse present.....	60	70	48
Other.....	40	30	52
Women.....	100	100	100
Married, spouse present.....	32	51	21
Other.....	68	49	79

¹ Sixteenth Census of the United States: 1940, Population—Characteristics by Age, 1943, p. 17, table 6; p. 25, table 9.

² Partly estimated. Marital status of female beneficiaries in receipt of wife's and widow's benefits, from Social Security Yearbook, 1944, pp. 59, 61; of primary beneficiaries, estimated by Bureau of Old-Age and Survivors Insurance; of parent beneficiaries, estimated from Sixteenth Census of the United States: 1940, Population—The Labor Force, Employment and Personal Characteristics, p. 45, table 7.

³ Estimated by the Bureau of Public Assistance from data in Public Assistance Report No. 9.

reason, aged married men living with their wives are concentrated in the relatively younger years. The ratio declines from 68 percent in the ages 65-69 to 61 percent in the ages 70-74 and 53 percent at 75-79 years.

Male aged beneficiaries of old-age and survivors insurance at the end of 1944 showed a somewhat higher proportion of married men—70 percent—than did aged men in the general population. The higher ratio is a function to some extent of the association of marital status and membership in the labor force. The aged who remain in the labor force include a larger-than-average proportion of married men. While aged beneficiaries, with few exceptions, have left the labor force, it is probable that retirement is too recent in time to affect appreciably this characteristic. It is possible, too, that the generally larger family benefit available to married men and their entitled wives makes retirement more attractive to married than to nonmarried men, who may wish to remain longer in the labor force.

Married men were relatively fewer among old-age assistance recipients in 1944 than among either the aged in the general population or aged insurance beneficiaries. The explanation in part is the higher average age of assistance recipients. Between 70, the

average age of all aged men, and 74, the average age of assistance recipients in 1944, the ratio of married men drops from about 63 to about 57 percent, according to the 1940 census. More significantly, the recipient group consists almost entirely of men no longer in the labor market, a substantial number of whom had left the labor force many years earlier. Among aged men not in the labor force the proportion living with a wife in 1940 was 51 percent, only a little higher than the ratio in the recipient group.

Most aged women are widows. In 1940 only one-third were married; 56 percent were widowed and 9 percent were single. The reason for the marked contrast in the marital status of aged men and women is in part the age difference between husband and wife. The average husband is older than his wife, the disparity in years increasing with the age class of the husband. Married men 65 years and over averaged 70 years of age in 1940; their wives were 6 years younger on the average. Since mortality increases with age, relatively more women than men within a specific age class may be expected to have lost a spouse. Remarriage, moreover, is more common among widowed and divorced men than among widowed and divorced women.

Unlike aged women in the general population, half the aged women beneficiaries of old-age and survivors insurance were married at the end of 1944. The above-average proportion with a living husband was the result of the operation of specific eligibility conditions at a particular period in the growth of the program. The relative sparseness of women workers at the retirement age means that most women qualify for benefit either as wives or widows. (A few more qualify as parents.) For reasons related to the immaturity of the system, retired workers awarded benefits in each of the 5 years 1940-44 exceeded in number the deceased workers on whose wage record monthly awards were made. In these years, therefore, more women qualified as wives than as widows. At the end of 1944, wife beneficiaries were almost twice as numerous as widow beneficiaries. Hence the majority of married women among all female aged beneficiaries.

That the trend in the marital status

of aged women on the benefit rolls will be in the direction of that of the total aged female population is suggested by the more rapid rate of growth of the widow's benefit rolls as compared with the wife's benefit rolls, and the probable effect of the sex differences in mortality rates among aged beneficiaries.

Married women among female recipients of old-age assistance were relatively fewer in 1944 than among either female insurance beneficiaries or women in the aged population as a whole. A small proportion might be expected from the higher median age of assistance recipients. Another and probably more important factor is the relation of marital status to self-maintenance and of the latter to eligibility for assistance. In all age groups beyond 15-19 years, relatively more women depend on the husband's earnings than on their own, a pattern which becomes increasingly pronounced with age. More than half the married women aged 65 and over have a husband in the labor force and in normal times would be supported out of his earnings. Relatively fewer therefore would ordinarily be found eligible for assistance than among the single and widowed women in their age class.

Family Characteristics

The relationship of personal characteristics to the living arrangements of the aged as a whole and of assistance recipients and insurance beneficiaries may now be briefly summarized.

Data from the 1940 census suggest that the relative number of aged persons maintaining their own establishment is higher for men than for women, for married persons than for individuals of other marital status, for the aged in their sixties and early seventies than for those of more advanced years, for rural than for urban residents, for nonwhite than for white persons.

Insurance beneficiaries tend to have the same median age as the aged in the population as a whole, but include relatively more men and, among both men and women, relatively more married persons. These factors should make for a larger-than-average proportion living in their own household. The concentration of in-

surance beneficiaries in urban areas and the underrepresentation of the nonwhite population, on the other hand, are influences in the opposite direction.

Assistance recipients, by contrast, are older on the average than either aged persons in the total population or insurance beneficiaries, and include relatively more women and fewer married persons. These circumstances would point to a smaller proportion of persons living in their own establishment. The larger representation in the assistance group of residents of rural areas and of nonwhite persons, however, are elements making for a somewhat larger ratio in their own establishment.

The net effect of the divergent influences needs to be assessed in relation to the relative economic resources in the two groups and to the specific eligibility conditions for benefit and for assistance, which also help determine the pattern of living of the persons affected.

Living arrangements.—Nine out of ten aged persons are members of a private family, defined by the census as comprising the head of the household and all other persons in the home who are related to the head by blood, marriage, or adoption and who live together and share common house-keeping arrangements. (A person living alone is considered a one-person private family.) This is the outstanding family characteristic of the aged,

Table 6.—Percentage distribution of aged persons, by living arrangement

Living arrangement	All persons 65 years and over, 1940 ¹	Aged beneficiaries included in field studies, ² 1941-44	Old-age assistance recipients in 19 States, 1944 ³
Total.....	100.0	100.0	100.0
In private family.....	90.7	93.1	91.5
Own establishment.....	68.8	81.1	69.9
Alone.....	12.6	10.3	27.9
Spouse only.....	22.1	39.0	24.4
With others, with or without spouse.....	34.2	31.8	17.5
Relative's home.....	21.9	11.9	21.6
Son or daughter.....	16.4	9.1	15.8
Other.....	5.4	2.8	5.9
Not in private family.....	9.3	6.9	8.5
Home of nonrelative.....	5.2	5.0	3.5
Other.....	4.1	1.1	5.0

¹ From unpublished census data made available to Division of Coordination Studies.

² Bureau of Old-Age and Survivors Insurance.

³ Public Assistance Report No. 9, table 8.

Table 7.—Percentage distribution of aged persons living in private families, by size of family

Size of family	All persons 65 years and over, 1940 ¹	Aged beneficiaries included in field studies, ² 1941-44
Total.....	100.0	100.0
1 person.....	13.9	11.1
2 persons.....	35.5	48.3
3 persons.....	19.5	18.8
4 persons.....	12.3	10.3
5 or more persons..	18.8	11.6

¹ From unpublished census data made available to Division of Coordination Studies.

² Bureau of Old-Age and Survivors Insurance.

and it is true for assistance recipients as well as for insurance beneficiaries. The aged in this respect are very much like the rest of the population, 93 percent of whom lived in private families in 1940. Among old-age assistance recipients in 1944 the ratio was 91 percent; among insurance beneficiaries surveyed by the Bureau of Old-Age and Survivors Insurance in 1941-44, it was 93 percent.

The aged person not maintaining his own home or living with a relative generally rooms with another family. A somewhat smaller number live in what the census calls a quasi household, that is, in institutions, nursing homes, or other group living arrangements. The proportion of the aged found to be living in quasi households in 1940 was about twice as high, however, as for the population under age 65. The greater frequency of disability among the aged and the availability of special facilities for congregate care account in large measure for the contrast. One-third of the aged in quasi households in 1940 were living in "homes for the aged, infirm or needy"; an additional one-fourth were patients in mental institutions.

Since the relative number of the aged in quasi households increases with age and with disability, it is not surprising that group living arrangements of this type were less frequent among insurance beneficiaries than in the aged population as a whole but more frequent among assistance recipients.

For most aged persons the private family in which they live is their own. Three out of four persons aged 65 or over and living in private families in 1940 were either the head of the family or the wife of the head. Twenty-four percent lived with children or

other relatives. Married persons and workers are more likely to have both the need and the resources for a household of their own than non-workers or persons of other marital status. Since relatively more aged men than aged women are in the labor force and are living with a spouse, it is not surprising that the proportion of aged persons maintaining their own households is higher among the men than the women. Of the men in private families, 84 percent headed these families; 16 percent lived with relatives. Of the women, two-thirds maintained their own household, divided approximately between family heads and wives of heads, and 32 percent lived with relatives. The association of marital status and labor-force status with status as family head tends to reduce the proportion of family heads in both sexes with advancing age.

Aged insurance beneficiaries are more likely to have their own households than old-age assistance recipients, who in this respect resemble the aged in the total population. Seven out of eight beneficiaries in private families had establishments of their own, a ratio that reflects not only the differences in personal characteristics alluded to earlier, but more favorable economic circumstances as well. Another way of putting these facts is to say that proportionately twice as many assistance recipients as insurance beneficiaries lived in the home of a relative. Among the aged as a whole, and among assistance recipients and insurance beneficiaries, the relative was a son or daughter in three cases out of four.

One of the striking contrasts among the three groups is with respect to the composition of the family in establishments maintained by the aged. Among the aged as a whole, 18 out of every 100 such persons lived alone. Membership in one-person families was true of only 13 in every 100 insurance beneficiaries surveyed, but of 40 in every 100 assistance recipients. Single-person families were three times as numerous among assistance recipients as among insurance beneficiaries, in part because such families are more frequent among women and increase with an increase in the age of the family head—and assistance recipients include relatively more wo-

men and are older on the average than insurance beneficiaries. Of greater significance perhaps is the circumstance that the unattached individual is more likely to be resourceless and therefore to meet the eligibility conditions for assistance than the member of a larger family unit. Among the aged as a whole and among assistance recipients, about one-third of those in their own household lived with a spouse only, that is, the family consisted of the couple and no others. The proportion among insurance beneficiaries was considerably higher, almost half the total. Aged persons in their own establishment having other relatives present, on the other hand, were almost twice as numerous among insurance beneficiaries as among assistance recipients. The explanation, again, lies in part in sex and age differences between the two groups and in part in differences in economic circumstances.

The relatively larger numbers of insurance beneficiaries in private families, in their own establishment and living with spouse only, are not wholly due to the predominance of men among beneficiaries. When these characteristics are analyzed separately for each sex, approximately the same differences between beneficiaries and total aged emerge.

Size of family.—Aged persons differ from the general population, among other ways, in living in smaller families. This difference may be expected in view of the influence of numbers of children on family size. Aged persons have passed the child-bearing ages. Since three-fourths have households of their own, it is not surprising that the proportion living in small families is far larger than in the population as a whole.

In 1940, half the aged in private families lived in one- and two-person families, an arrangement true for only one in every six persons under 65 years of age. Fourteen percent, as noted, lived alone, as compared with only 2 percent in the population under age 65. The relatively large number of couples living by themselves is reflected in the 36 percent in two-person families; the corresponding ratio in the population under 65 was 13 percent. Contrasting magnitudes in the other direction were observed for the

proportions in families of five or more—19 percent among the aged and 45 percent among persons under 65.

Aged men and women are found in families of approximately the same size. Because of differences in marital status, somewhat more women lived alone in 1940 and somewhat more men lived in two-person families. The aged living in their own establishments tended to be found in smaller families; relatively more were members of one- and two-person families and relatively fewer were in families of three, four, or five or more persons.

Data on size of family are available for old-age and survivors insurance beneficiaries from field studies made in 1941-44, but not for recipients of old-age assistance. The insurance data suggest that individuals in two-person families bulk larger among beneficiaries than among the aged as

a whole, with a corresponding greater or lesser deficiency of persons in families of other sizes. This characteristic conforms to the pattern among insurance beneficiaries of a higher ratio of married persons and of persons in their own establishment.

Summary

Available information indicates that in several significant respects aged beneficiaries of old-age and survivors insurance and recipients of old-age assistance differ from all the aged and from each other.

Insurance beneficiaries include a larger proportion of men than the total aged population, are more heavily concentrated in urban areas, include fewer nonwhite persons, and are more likely to be married and living with a spouse. A relatively larger number live in private families and in their own establishment; fewer live

alone; more share their living quarters with a spouse only; fewer live in large families.

Assistance recipients have a higher median age than the aged as a whole and include relatively fewer men. Proportionately more live in rural areas; more are nonwhite; fewer are married and living with spouse. Approximately the same proportion as in the total aged population live in private families and in their own households; relatively more, however, live alone, and fewer live with others.

These broad differences reflect in varying degree the selective character of the eligibility requirements of the two programs, the stage of program growth attained, and the impact of the war on the number and characteristics of persons applying for benefits or assistance. In other words, there is nothing necessarily permanent about the differences.

Commercial Nursing and Boarding Homes in Philadelphia

By Margaret K. Bishop*

PHILADELPHIA faces a problem with serious implications for the health and welfare of its citizens in the lack of adequate facilities to care for chronically ill persons and for persons who are unable to assume the responsibilities of living alone and do not have relatives or friends willing or able to undertake responsibility for their care. This problem is not restricted to the indigent but touches all but the highest economic level, at which families can afford to care for the ill, feeble, or handicapped person in his own home or in expensive institutions. The group most seriously affected, however, comprises recipients of public and private aid and persons living on a marginal income level, at which any adverse circumstance may necessitate dependence on public assistance.

There are chronically ill persons in every age group, but by far the majority are concentrated in the upper age brackets. In 1940, 7 percent of

the city's population were in the ages 65 years or over, and the proportion is showing a steady upward trend. Moreover, the present lack of facilities for caring for nonacute illnesses of younger persons is developing an increasingly larger group of chronically ill in the older age levels. More than 90 percent of the public assistance recipients in commercial nursing homes are over 65 years. Thus, while the problem of caring for the chronically ill must be closely, but not exclusively, identified with care of older persons, constructive emphasis must be laid simultaneously on prevention of chronic illness by early diagnosis, treatment, and adequate care.

Nonprofit institutions care for only a small fraction of the aged population, because of the scarcity of such institutions and their restrictions on admission. Some of these homes operate on a contractual basis that automatically excludes recipients of public assistance. Many are limited with respect to church affiliation or race. Few will accept nonambulatory per-

sons or persons with chronic or progressive ailments. Philadelphia has only 4 nonprofit institutions for the chronically ill, with a bed capacity of about 500. Practically no hospital accommodations exist for the chronically ill of any age group. The few available facilities are limited to caring for persons suffering from particular diseases, such as rheumatic fever, cancer, and so on.

The shortage of nonprofit homes forces persons in need of sheltered care into commercially operated nursing or boarding homes. The distinction between these two types of homes lies in the degree and kind of care needed by the applicant for admission and in the legal requirement of licensing for nursing homes. Philadelphia has 52 licensed nursing homes accommodating some 1,300 persons; at the time of this study—the summer of 1945—public assistance recipients were living in 31 of these homes and in 42 boarding homes.

Workers in social agencies are often faced with the situation of the person who is ready to be discharged from a hospital but needs continuing care; of the elderly couple who have struggled to keep up their home but are no longer able to combat the weaknesses and disabilities of old age; of the lone man who is unable to prepare his own meals or to go out to a res-

*Department of Research and Statistics, Department of Public Assistance, Philadelphia County Board, Philadelphia, Pa.

taurant, day in and day out. For such persons the social worker has no alternative but to attempt to obtain admission to commercially operated homes. Often the recipient is not willing to accept this plan, but no other community resources exist to meet very real needs.

The present study was undertaken by the Philadelphia County Board of Assistance to survey the city's facilities for sheltered care, analyze the needs and characteristics of recipients in commercial homes, and inquire into needs for sheltered care among recipients then living in their own homes. Agency visitors filled in questionnaires for each commercial boarding home represented in their case load, for each recipient in a home, and, on a selective basis, for recipients who needed home care. A committee of the Council of Social Agencies, in collaboration with which the present study was conducted, had recently completed a study of commercial nursing homes. Since the data from this study were available for this report, questionnaires on nursing homes were not included in the agency study.

Commercial Nursing Homes

Under Pennsylvania law a license is required to operate a nursing home "for persons requiring care, treatment or nursing by reason of sickness, injury, infirmity or other disability." The Department of Welfare is charged, on receipt of application for a license, with making a thorough investigation "as to the character, financial responsibility, and qualifications of the applicant . . . the adequacy of the facilities of the home to furnish the type of care and service specified in the application, the sanitary and fire protection facilities, and any other matter or thing which the department may deem proper." Licenses are issued for a year and may be renewed yearly following reinvestigation. Representatives of the Department of Welfare may inspect the home and its records and interrogate the inmates at any time. Staff limitations in the Department of Welfare have greatly curtailed the possibilities of constructive work with the commercial homes in maintaining standards and improving services. The Department is also handicapped in

its supervision of nursing homes by its recognition of the shortage of homes in the face of increasing need for sheltered care, and is therefore reluctant to eliminate any existing resource by too rigid insistence on high standards.

The consequence of these circumstances, coupled with the fact that the proprietors are operating the homes as a business and that the recipient's monthly payment to the home is usually \$40 or less, is that the caliber of care provided by the homes generally leaves much to be desired. Only about half the homes have a registered nurse regularly on duty; the remainder have nurses with varying degrees of training or no nurses at all. Most homes employ less than 3 untrained workers, equivalent to 1 for every 9 or 10 patients. Only 6 homes have physicians in attendance, while others have physicians on call or expect the patient to have his own physician. The adequacy and suitability of the meals served to ill and elderly patients in several homes have been questioned repeatedly.

In Philadelphia, as in many other cities, nursing homes have multiplied in recent years. More than half the nursing homes accepting public assistance recipients in this city have been in operation 5 years or less. In almost all instances the owner is in direct charge of the home.

Except for one Jewish home, all the nursing homes are nonsectarian. A few exclude all cases which are not ambulatory, and a number do not admit blind or senile patients. The ex-

clusion of alcoholic, mental, and cancer cases is almost universal. The need for nursing home care for indigent Negroes is practically unmet. Only three homes now accommodate Negro recipients of assistance, although Negroes constitute one-fourth of the old-age assistance case load in the city.

Recipients' Payments to the Home

Rates in the nursing homes range from a monthly maximum of \$258 to a minimum of \$29. Private rooms are available in 14 homes at rates ordinarily excluding assistance recipients. Semiprivate accommodations (2, 3, or 4 beds per room) are offered by 20 homes, and dormitory rooms (5 or more beds per room) by 17. It has frequently been reported that a higher payment to the home seems to make little difference in the service rendered, except that private or semiprivate rooms are available only to those paying the higher rate.

Approximately one-third of the patients in the nursing homes are dependent on public aid, and three-fourths of this group pay \$40 or less for their care. By its present policy, the agency's payments to old-age assistance recipients are limited to five items of basic maintenance—food, shelter, fuel, clothing, and incidentals—although it is recognized that other subsistence needs exist and that nursing care may be such a need. Recognizing the difficulties experienced in obtaining this care within the range of the assistance payments, agency policy permits the use by the

Table 1.—Resources (assistance and other) of recipients in nursing homes, by amount of the recipient's monthly payment to home

Total resources	Total	Number of recipients making specified payment to nursing home											
		\$25-29	\$30-34	\$35-39	\$40-44	\$45-49	\$50-54	\$55-59	\$60-64	\$65-69	\$70-74	\$75-79	\$80 or more
Total	346	1	0	39	219	8	34	—	7	11	4	4	10
\$25-29	1	1	—	—	—	—	—	—	—	—	—	—	—
30-34	—	—	8	—	—	—	—	—	—	—	—	—	—
35-39	1	—	—	1	—	—	—	—	—	—	—	—	—
40-44	257	—	1	38	218	—	—	—	—	—	—	—	—
45-49	6	—	—	—	1	5	—	—	—	—	—	—	—
50-54	35	—	—	—	—	3	32	—	—	—	—	—	—
55-59	2	—	—	—	—	—	2	—	—	—	—	—	—
60-64	7	—	—	—	—	—	—	—	7	—	—	—	—
65-69	10	—	—	—	—	—	—	—	—	10	—	—	—
70-74	4	—	—	—	—	—	—	—	—	1	3	—	—
75-79	5	—	—	—	—	—	—	—	—	—	1	4	—
80-84	1	—	—	—	—	—	—	—	—	—	—	—	1
85-89	3	—	—	—	—	—	—	—	—	—	—	—	3
90-94	1	—	—	—	—	—	—	—	—	—	—	—	1
95-99	—	—	—	—	—	—	—	—	—	—	—	—	—
100 or more	5	—	—	—	—	—	—	—	—	—	—	—	5

recipient of personal resources to meet the deficit over and above the payment.

The majority of recipients in the nursing homes receive an assistance payment of \$40 a month which is claimed in toto by the home (table 1). Certain proprietors return a dollar or two to the recipient for personal purchases, but frequently the assistance check is turned over routinely to the home, leaving the recipient who has no other resources completely penniless. This situation is responsible for much dissatisfaction among the inmates of nursing homes.

About one-third of the recipients have some resource that supplements their assistance and makes it possible for them to meet the charges of the nursing home.

Source of Income	Percentage distribution of recipients
Total	100.0
No income other than grant	64.0
Relatives and friends	25.0
Federal insurance benefits	3.4
Agencies, including churches	4.2
Pensions	1.4
Other	2.0

General Conditions in Nursing Homes

The homes and the adequacy of care they provide vary widely. Most of the homes were reported to be adequately clean, to offer reasonably good meals, and to provide such recreational facilities as books, radios, living rooms, and porches. The range of situations may be exemplified by the following excerpts from the survey workers' reports.

Food was cooking on the stove when I went through. It looked ample and heavy. The patients were clean. The home is crowded, and some of the furniture needs replacement, but it all appeared clean. There are attractive grounds and porches. People were sitting in the yard and on the porch looking as though they were enjoying themselves. The men have a sunny room for recreation. When I was there they were listening to a broadcast of a ball game. The proprietress investigates all patients before she takes them. If they are to come from a hospital she goes down to the hospital and talks with the patient and decides what they will pay and if they will be suitable for her place. She also talks to the doctor and gets his orders for the patient. If the patient is coming to her from his own home she goes to see the patient in his home.

The report on another home was as follows:

I was present while the supper tray was being served. The platters were scanty. Patients did not appear too clean. The house was not clean; bathrooms were filthy, and the nurse who showed me around kept apologizing for the appearance of the house. There was a rather depressing atmosphere in this home. Most of the patients were confined to their rooms, which were not too cheerful.

Commercial Boarding Homes

For purposes of the study, "boarding home" was defined as "a home not licensed as a nursing home, operated for profit, accommodating three or more adult persons unrelated to the person in charge, at least one of whom is a client of a social agency."

Commercial boarding homes, as well as nonprofit and nursing homes, restrict their admissions; bedridden, alcoholic, and mental cases are types of applicants most frequently excluded. House-bound and room-bound persons are accepted in most homes, but ambulatory persons are preferred. More than half the boarding homes will accept white persons of either sex, while several others limit their admissions to white men or to white women. Only three of the boarding homes studied admit Negroes. In general, the homes are non-sectarian.

The distinction between nursing and boarding homes sometimes rests on the rather fine line of the possession or nonpossession of a license. Some boarding homes provide medical care, have graduate nurses resident or on call, and care, at least temporarily, for bedridden patients. Several boarding homes that have been unwilling to accept bedridden cases have permitted persons to remain who have become bedridden during their residence. Probably a significant number of persons in boarding homes would benefit by nursing home care. The shortage of nursing homes and the higher rates charged for such care force ill and disabled persons to live under arrangements that fail to provide them with the type of care which they need.

In most of the boarding homes the inmates are ambulatory, although many do not go outside the home regularly. They have sought boarding care because they are lone persons, in-

capable of caring for themselves, or because they have no relatives who are willing or able to undertake their care.

The homes have been in operation for periods ranging from 40 years to less than a year; half were established within the past 5 years. They have a capacity of some 500 persons; more than half care for 10 persons or less. At the time of the study there was a 25-percent vacancy rate, which undoubtedly reflects in part the difficulties experienced in obtaining maintenance staff. Six homes have no private rooms; the other 36 have private accommodations for 155 persons, at monthly rates ranging from \$130 to \$26.09. Semiprivate rooms, containing 2, 3, or 4 beds, were available in 31 homes, with slightly more than 2 as the average number of beds in each room. A maximum charge of \$130 was made for semiprivate rooms, and a minimum charge of \$26. Only 3 homes had dormitories, that is, rooms containing more than 4 beds. Of these, a mission home offered accommodations with 15 beds per room, ranging from \$29.25 a month to no charge, and the other 2 rented dormitory beds, with an average of 5 beds per room, at a maximum charge of \$40 and a minimum charge of \$27.83.

Recipients' Payments to Boarding Homes

The scale of payments to boarding homes is lower than that in nursing homes, since residents need less care.

Table 2.—Resources (assistance and other) of recipients living in boarding homes, by amount of the recipient's monthly payment to home

Total re- sources	To- tal	Number of recipients making specified payment to boarding home								
		Less than \$20	\$20- 24	\$25- 29	\$30- 34	\$35- 39	\$40- 44	\$45- 49	\$50 or more	
Total	210	7	3	7	32	80	68	7	6	
\$15-19	1	1								
20-24										
25-29	3	1		2						
30-34	11	1	2	2	6					
35-39	12	3		1	7					
40-44	162	1	1	2	19	75	64			
45-49	12					2	3	7		
50-54	5								2	
55-59										
60-64	1								1	
65-69	1								1	
70-74										
75-79	1								1	
80-85	1								1	

Consequently, recipients who need only boarding care are more frequently able to keep a part of their assistance payment for their own use. As in the case of recipients in nursing homes, the assistance payment in most instances is \$40 a month.

About one-fourth of the recipients have resources in addition to the assistance payment. For a few who are making relatively high payments to the home, relatives or agencies are supplementing assistance to obtain what borders on the type of care offered in a nursing home. The source of income is shown below for all cases.

Source of income	Percentage distribution of recipients
Total	100.0
No income other than grant	73.3
Relatives and friends	14.8
Federal insurance benefits	2.9
Agencies, including churches	2.4
Personal, including part-time employment	3.3
Other	3.3

General Conditions in Boarding Homes

The 42 boarding homes in which recipients of public assistance were living at the time of the study present the following composite picture. The home is usually under the personal direction of the owner, who frequently has no assistance in its maintenance. Nearly all the homes are located near a physician or hospital, transportation, and recreational centers, such as parks, motion picture theaters, and churches.

In general, the physical condition of the home is adequate or better; houses are structurally sound and suitable for the purpose for which they are being used; bedrooms are not crowded, and beds are of adequate size with sufficient bedding; rooms are kept reasonably clean. Bathroom facilities are fairly adequate, with an average of five persons to each toilet and washbasin and six persons to each tub or shower; inspection of these facilities indicated that satisfactory cleanliness was maintained.

Most of the homes offer a limited number of services in addition to shelter and food. Many care for personal laundry, while a few provide clothing and such services as shopping and mending. Recreational facilities are made available in the form of books, games, and radios, and in access to outdoor space, porches, and living

rooms. In most homes, medical care is provided on a temporary basis, through attendance of physician, visiting nurse, or graduate nurse on call, but in extended illnesses the patient is usually removed to a hospital.

Boarders often share in the work of the home to the extent of caring for their own rooms, where they may usually have their personal possessions, and of performing odd jobs around the kitchen and dining room. There are few restrictions on their activities other than those often experienced in institutions, such as giving notification when leaving the home, returning at a certain hour, and remaining at certain times in designated parts of the house.

Comments made by agency visitors indicate that, in general, recipients are reasonably satisfied with the conditions in the homes and that the relationship between the owner and the guests is friendly and harmonious. One visitor reported:

Mrs. G seems to take a personal interest in her boarders. She says she is specially interested in providing a comfortable home for aged people, and she renders a great many services beyond those expected of a boarding house proprietress. She has nursed several sick boarders back to health and at present has a room-bound boarder whom she seems to attend very adequately.

Complaints tend to center most frequently around the home's charges, which often leave the recipient little or no money for items other than maintenance, and around the quality and quantity of the food provided. Thus a report on a home with seven recipients indicates:

Boarders are dissatisfied with this particular home. They have to clean their own rooms, and most of them are too old or not well enough. They are dissatisfied with the food because of inadequacy of amount served, and because of the way in which it is prepared. The proprietress, Mrs. B, has no help except an 8-year-old child who, she said, helps with the dishes. The boarders do not like Mrs. B's personality and prefer not to have their friends call on them because "Mrs. B makes it too unpleasant."

With respect to another home it was reported:

There have been some complaints that insufficient food is served. Many clients get hungry in the evening and must buy food from the proprietress, thereby leaving them little or no money for incidentals.

Characteristics of Recipients in Both Types of Homes

Information was obtained for each recipient, 18 years of age or older, who was resident in a commercial nursing or boarding home at the time of the studies. Since only about 10 percent of the total group were Negroes, data are not presented separately for them.

Sixty-three case records of recipients living in homes were read. These people vary widely with respect to their family composition, disabilities, temperaments, and reactions to their inevitable dependence; but the core of most of the situations is essentially the same. Most of them have subsisted on marginal or near-marginal incomes. They have been able to manage through earnings or support by relatives until the disabilities of age have made it impossible for them to live alone or too difficult for relatives to care for them. There is practically universal reluctance toward leaving their own homes, even when living alone or having insufficient care from others becomes highly unsatisfactory and precarious. Frequently hospitalization provides the turning point, when it becomes obvious that convalescent or continued care will be needed or when landlords or relatives refuse to permit return to their homes. Acceptance of or resistance to life in a home is related primarily to the personality, attitude, and previous standard of living of the individual and only secondarily to the character of service offered by the

Table 3.—Age distribution of recipients in nursing and boarding homes, for each sex and type of home

Age group	Percentage distribution of recipients in—					
	Nursing homes			Boarding homes		
	Total	Men	Women	Total	Men	Women
Total recipients	346	138	208	210	90	120
Total percentage	100.0	100.0	100.0	100.0	100.0	100.0
Under 40	.3	—	.5	.9	2.2	—
40-49	1.5	2.1	1.0	.9	1.1	.8
50-59	3.1	3.6	2.9	3.3	3.3	3.3
60-69	12.4	14.5	11.0	12.4	11.2	13.3
70-79	46.2	50.1	43.7	44.8	44.4	45.0
80-89	32.4	28.3	35.1	35.3	37.8	33.4
90 and over	4.1	1.4	5.8	2.4	—	4.2

Table 4.—*Marital status of men and women recipients, for each type of home*

Marital status	Percentage distribution of recipients in—					
	Nursing homes			Boarding homes		
	Total	Men	Women	Total	Men	Women
Total recipients.....	346	138	208	210	90	120
Total percentage.....	100.0	100.0	100.0	100.0	100.0	100.0
Single.....	32.1	40.6	26.4	32.4	33.3	31.7
Widowed.....	59.8	45.7	69.2	55.2	47.8	60.8
Separated.....	7.5	13.0	3.9	8.6	14.5	4.1
Divorced.....	.3	.7	-----	2.4	3.3	1.7
Married.....	.3	-----	.5	1.4	1.1	1.7

home. Some recipients have moved from one home to another, expressing dissatisfaction with each. Others, living in the same homes, are able to adjust themselves in spite of their natural desire for homes of their own. One old man commented that he had "enough to eat, and a good place to sleep, and no one could ask for anything more."

Age and Marital Status

Persons seeking nursing and boarding home care are predominantly an elderly group; more than 90 percent of the recipients in both types of homes are over 65 years of age (table 3).

Nearly half the recipients living in nursing homes at the time of the study, and nearly two-thirds of those in boarding homes, are lone individuals; many others have close relatives who are not interested in their welfare or are so overburdened by the needs of their more immediate family that they are genuinely unable to assume any further responsibilities. The disabilities of these persons create a situation which is completely insuperable to the lone person and often too onerous for families, and make sheltered care practically imperative.

Most of the recipients living in homes are single or widowed (table 4). Although very few married persons were living in the commercial homes at the time of the study, a very real social problem is presented by elderly couples who are not able to care for themselves completely and are not able to pay for continued and expensive care. Some other cities have taken cognizance of this situa-

tion by building apartment houses with small quarters especially designed for elderly persons and common services available at low cost. This arrangement permits privacy, independence, and comfortable living, pending the day when nursing care becomes necessary. It means a prolongation of home life for elderly people who are unable to cope with the expense and difficulty of maintaining their homes under the usual ill-adapted conditions of the ordinary rented house or apartment.

Period of Dependence on Public Assistance

Most of the recipients of public assistance in commercial homes are long-term dependents. Some have been able to interrupt their public dependency by periods of self-support, but the majority have been receiving aid continuously from the date of their first application (table 5).

Records of long-term cases show clearly the reason for continuous dependency. Recipients are solitary persons or have relatives who cannot assist them, and they are incapable of any effort in their own behalf—as, for example, an elderly woman whose only relative is a daughter in the Home for Incurables; a lone senile woman of 85; a diabetic woman who has had one leg amputated, is so senile that she fails to realize that she is a recipient, and

Table 5.—*Interval since first authorization of public assistance, for each type of home and continuity of assistance*

Interval since first authorization	Percentage distribution of recipients in—					
	Nursing homes			Boarding homes		
	Total assistance	Continuous assistance	Intermittent assistance	Total assistance	Continuous assistance	Intermittent assistance
Total recipients.....	346	246	100	210	163	47
Total percentage.....	100.0	100.0	100.0	100.0	100.0	100.0
Less than 1 year.....	1.7	2.4	-----	1.9	2.5	-----
1-2.....	12.4	17.1	1.0	11.5	13.6	4.4
3-4.....	12.2	13.0	10.0	14.9	15.4	13.0
5-6.....	17.9	17.9	18.0	16.8	17.3	15.2
7-8.....	20.2	21.5	17.0	18.3	17.9	19.6
9-10.....	19.7	15.5	30.0	18.3	19.1	15.2
11-12.....	10.7	8.5	16.0	12.0	10.5	17.4
13 or more.....	5.2	4.1	8.0	6.3	3.7	-----

Table 6.—*Length of residence in homes, for each type of home*

Length of residence	Percentage distribution of recipients in—			
	Nursing homes		Boarding homes	
	Residence in homes (present and previous)	Residence in present home	Residence in homes (present and previous)	Residence in present home
Total recipients.....	346	346	210	210
Total percentage.....	100.0	100.0	100.0	100.0
Less than 6 months.....	24.6	30.1	18.1	31.4
6 months-1 year.....	18.5	18.2	12.8	21.4
1 year but less than 2.....	24.6	24.0	16.7	16.7
2 years but less than 3.....	15.6	15.0	13.8	11.9
3 years but less than 4.....	5.5	7.5	12.4	9.1
4 years but less than 5.....	5.5	2.3	6.2	2.4
5 years but less than 6.....	2.0	1.4	6.7	2.4
6 years but less than 7.....	2.0	.9	4.7	1.4
7 years or more.....	1.7	.6	8.6	3.3

has only one relative, a son with a large family who is usually unemployed or earns very little; a lone man, whose adopted daughter does not give him any financial help.

Period of Residence in Homes

The scarcity of commercial homes and the progressive disabilities of the recipients living in them are probably the principal reasons why individuals stay as long as they do in the homes they enter first. While some records show a history of repeated moves, more show a prolonged stay in one home, motivated in some cases by a senile indifference to surroundings, in others by an acceptance of the inevitable, and in a few by a real appreciation of what the home offers.

Health

Poor health prevails among inmates of boarding and nursing homes. One-fourth of the recipients in boarding homes are reported by the agency visitors to have no particular disability; this statement probably implies the absence of a diagnosis known to the visitor, rather than a clean bill of health. Most of the ailments listed are chronic or progressive and are related to the infirmities of age and senility. Specifically, heart and circulatory disturbances, nervous and mental disorders, and disorders of the bodily framework are the most frequently reported. The effect of ill health on the

Table 7.—*Mobility of men and women recipients, for each type of home*

Degree of mobility	Percentage distribution of recipients in—					
	Nursing homes			Boarding homes		
	Total	Men	Women	Total	Men	Women
Total.....	100.0	100.0	100.0	100.0	100.0	100.0
Bedridden....	23.4	13.0	30.3	4.8	1.1	7.5
Room-bound..	35.3	37.9	34.1	8.6	12.2	5.8
House-bound..	15.9	14.5	16.8	17.1	11.1	21.7
Ambulatory..	25.4	35.5	18.8	69.5	75.6	65.0

mobility of recipients is indicated in table 7.

Life in the Homes

Description of the facilities in the homes and of the potentialities of the inmates paints a picture of a largely vegetative life. The patients lie in bed or sit side by side with little or nothing to entertain or interest them. Some listen to radios, read books or newspapers, or visit with the other inmates. Many are too advanced in senility to participate in any social activities, while others, through long disuse and idleness, have lost the initiative to seek diversion. Moreover, lack of money strictly curtails possible activities. If every penny of the assistance payment is turned over to the home, the individual without other resource cannot purchase even a newspaper, stamps or stationery, material for handwork. In some homes the proprietress returns a small amount for such incidentals or herself supplies them, but often the recipient receives literally nothing but maintenance and minimum care. The more active move around the home—to living rooms, porches, and grounds—take short walks, and occasionally visit the homes of friends and relatives, attend church or the movies, or go to libraries. Several homes require boarders, when physically able, to take care of their own rooms. A small group of recipients do odd jobs around the home, such as cleaning, helping in the kitchen, and mending, either for slight recompense or "just for something to do." A few do their personal laundry.

Needs of the recipient other than maintenance and care are met in a variety of ways or are completely un-

met. Clothing is considered to be included in the nursing home's charges to about one-third of the recipients and is supplied in a few instances by the boarding homes. The assistance payment usually includes allowance for clothing. When the home does not receive the entire assistance payment the recipient may be able to meet his clothing needs from the remainder. Relatives and friends also help with contributions of clothing. Laundering of personal apparel is taken care of by most of the nursing homes and a few of the boarding homes. Sometimes friends and relatives perform this service for the patients, and a few recipients are able to do their own laundry. Incidental items, such as tobacco, toilet articles, and reading material, are supplied in relatively few cases, and usually by relatives and friends. The area of unmet needs embraces practically all other items.

The nursing and medical care available to recipients varies in kind and extent from one home to another. In general, the nursing homes afford nursing care to all inmates, with day and night bedside care for those patients who require it. In a rather surprising number of instances, boarding homes are giving general nursing care to boarders, probably more often at intervals rather than as a continuing service. Several proprietresses of boarding homes are nurses and are qualified to give nursing care in emergent situations. The most frequent plan with respect to medical care is to use a physician in attendance on the home, financed through the agency's medical program. A few recipients also use hospital clinics and the services of visiting nurses.

Life in the nursing and boarding homes is ordinarily a restricted existence, with little that is constructive or even pleasurable and entertaining. In present circumstances, however, the homes are performing a real function. While it is easy to criticize the operation of the homes, and there is undoubtedly much that is subject to valid criticism, the following points should be kept in mind: (1) The standard of living of the home is definitely higher than that of the former scale of living of many recipients. If it were not for the commercial homes, many persons would be

receiving little or no care in conditions of real squalor. (2) The homes are not philanthropic institutions but business enterprises. The homes that cater to public assistance recipients cannot afford to offer a very high standard of living for \$40 a month per person. Certain obvious abuses that exist currently could be corrected, however, if community pressure were exerted to improve standards and supervision. (3) If the ill or disabled person is forced to live in the uncongenial surroundings of a commercial home, it is because the community has not made provision for this particular group of its members.

Need for Nursing and Boarding Care

Analysis of the characteristics of persons in need of sheltered care reveals no significant difference between this group and those persons already resident in the homes. Sheltered care would undoubtedly benefit many recipients who are now living alone and are dependent on the care given by landlords, other tenants in the house, or friends, or who are receiving no care at all. The reasons for their refusal to consider commercial home care are of interest.

First in importance is the natural feeling of people for their own homes, however poor and humble, and the reluctance to admit they cannot manage alone. Their need of sheltered care is often much more obvious to others who are interested in them than to themselves. Such a case was that of a lone woman nearly 80 years of age, suffering from recurrent cancer. She lived in a single furnished room in a private home which she refused to vacate even when her landlord moved and other tenants rented the house. She could do little for herself and was dependent on a neighbor for food and laundry and on a visiting nurse for baths three times a week. She violently rejected the idea of entering a nursing home.

An allied reason for rejecting the plan of entering a home is the frequently expressed belief that the restrictions imposed by the home would prove burdensome. Actually, most of the homes do not attempt to regulate the lives of their inmates beyond the point of compatibility with communal living. A few have restrictions which

are definite sources of unhappiness to their boarders, such as rules against use of porches and grounds, limitation of boarders to one floor of the home and to their own rooms at night, a required bedtime of 6 p. m. Many people value their independence so highly that they will go to extremes to preserve it. Thus, an elderly man is living by himself, eating in restaurants, and sending a boy for his meals when he is unable to go out; another man is confined to his room, is alone all day when his landlady goes to work, and receives only two meals a day prepared by his landlady before she leaves the house and when she returns at night; a third recipient, with no proper cooking facilities, is subsisting largely on canned foods purchased by friends and neighbors.

Several recipients have expressed their unwillingness to leave the neighborhood in which they have lived for many years and their reluctance to share a room with others, which would usually be necessary in a home at the price which they could pay. Others have spent some time in a commercial home and, on the basis of an unpleasant experience, are adamant in refusing to try it again, despite the undesirable factors in their present way of living.

It is very difficult or impossible to obtain any real measure of the need for commercial home care among the recipient group. Expression of the need would necessarily have to come from the individuals concerned, since no outsider, however well-trained or well-meaning, could have complete awareness of all the factors involved—physical, social, and psychological. The recipient's admission of the need is blocked by the reasons that make him unwilling to face the issue squarely until complete incapacity forces him to do so. Moreover, the present low caliber of many of the homes is well known to most recipients, and it is impossible for them to conceive of sheltered care except at the familiar level. If more adequate and more attractive facilities were developed, it is extremely probable that many recipients who cling to their own unsatisfactory scheme of living would be more than glad to avail themselves of the opportunity to receive nursing or boarding care.

Conclusions

Probably few single needs are more pressing, more vital to the national welfare, and more neglected in most communities today than the need for care of the chronically ill. There has been little tendency to come to grips with this problem on any basis correlative with the actual need. Moreover, in planning for the future there is little recognition that this is a steadily increasing need, inasmuch as it is closely related to the rising proportion of older persons in the population and to the cumulative results of years of inadequate care of persons with potentially chronic conditions.

Philadelphia has many thousands of chronically ill persons, some of whom need only simple custodial care while others require active medical care or skilled nursing. Additional thousands, although not chronically ill, find it difficult to perform the routine tasks of daily living without aid. Many of these persons depend on public or private aid or are members of families with marginal incomes that cannot extend to the provision of medical care. To meet this need, Philadelphia has nonprofit institutions caring for 500 persons, commercial nursing homes with a capacity of 1,300, and various hospitals and a home for the indigent that are forced to give care to a minimum number of chronically ill persons, although such care is definitely not within their function.

The dilemma of the indigent chronically ill person occurs so frequently as to form an almost standard pattern. Acute manifestations of the disability bring the patient to the hospital, where treatment restores him to his "normal" condition. At this point the hospital is anxious that he should be discharged, so that his bed will be available to a person in need of active medical care. Because of the patient's need of continuing nursing or custodial care, his lack of resources, and the inadequacy of facilities to meet his needs, he is frequently kept in the hospital beyond the point of need for hospitalization. A vicious circle then develops. Overcrowding of hospital facilities sometimes limits the admission of incipient cases that cannot be treated until the period of therapeutic possibilities has

elapsed, tending to create a new group of the chronically ill. Such procedures are obviously uneconomical, both financially and from the standpoint of human values. The obvious solution lies in the provision of adequate facilities for the care of the increasingly large population of senile persons, the chronically ill, and disabled persons of all types and age groups.

When the discharged patient is finally forced to leave the hospital, the plans for his care are usually the responsibility of his relatives, if any, the hospital social worker, and the representative of the public or private agency which will be charged with his maintenance. If care cannot be provided in his own home or by relatives, little remains except to place him in a commercial home. There, again, usually little choice is possible in selecting the home, if the assistance payment is the total resource. Thus, the worker must recommend placement in any available vacancy whether or not it provides the type of care the recipient needs.

Commercial facilities cannot alone provide the answer to the need for care of the chronically ill. The function of such homes would seem, ideally, to be related to the care of persons who can afford to pay adequately for services. If only this group were to be accommodated, it should be possible to set high standards which should be rigidly enforced. In such circumstances, proprietors could derive a reasonable profit and, at the same time, meet a very real need in the community.

The presupposition would then be that the needs of indigent persons or of those who could not afford to meet medical costs would be met on a non-profit basis. The particular form which such a plan would take would, of course, depend on the needs and desires of the community. It might include a large hospital for the chronically ill, subsidized small homes for groups needing only custodial care, tax-supported homes for groups requiring skilled nursing and medical care, supervision by hospital physicians of persons in their own homes, or any other of a number of plans or combination of plans.

(Continued on page 48)

Employment Security

Unemployment Claims and Benefits

State Programs

In April, for the first time, the average weekly number of veterans receiving veterans' readjustment allowances exceeded the number of beneficiaries under State unemployment insurance programs. Recipients under the veterans' program rose from 1.5 million in March to 1.6 million in April, while unemployment insurance beneficiaries declined from 1.6 million to 1.4 million. The drop was widespread, occurring in 38 of the 45 States for which data are available. Of the States reporting increases, Kentucky had the largest—3,100—and North Carolina was next with 1,600; the others reported increases of less than 500.

About 500,000 persons were released from the armed forces in April, but because of seasonal factors the number of accessions to the total civilian labor force, as reported by the Bureau of the Census, was close to 1.3 million; withdrawals of emergency war workers were practically at a standstill. At the same time, civilian employment rose by 1.6 million. As a result, the number of unemployed dropped by about 300,000 to an estimated 2.4 million during the week ended April 13. There was considerable "displacement" unemployment during the month, as returning veterans displaced civilian workers. Heretofore, veterans' reinstatements did not cause lay-offs in many instances but were replacements for workers normally leaving their jobs.

Unemployment as represented by the ratio of continued claims during the week ended April 13 to average covered employment in 1945 was 5.6 percent as compared with 6.8 percent in March. The decline was widespread, and only Massachusetts, New Mexico, North Carolina, South Carolina, and Utah reported the same or higher ratios.

The rise in initial claims from 774,000 in March to 979,000 in April can be attributed to several factors. One, administrative in character, was the beginning of new benefit years

during the first week in April in 9 States—Colorado, Connecticut, Illinois, Maine, Maryland, Massachusetts, New Hampshire, Rhode Island, and Vermont. Many persons in current-compensable status filed initial claims to establish themselves in the new benefit year, and these claims did not represent new unemployment. Some came from persons who had previously exhausted all benefit rights in the old benefit year and became eligible for additional benefits in the new benefit year. For these 9 States the increase in initial claims totaled 242,000, while in the remaining 42 States there was a decline of 37,000. Another factor was the labor dispute in the coal industry. Initial claims from miners were especially heavy in Illinois, Kentucky, Pennsylvania, and West Virginia, the 4 leading coal-producing States. Pennsylvania, however, is the only one of the 4 States which pays benefits to persons involved in a labor dispute, and then only after a disqualification period of 4 weeks. Secondary unemployment, as a result of the coal dispute, became evident later in the month in scattered areas. Several other labor disputes in various parts of the country resulted in some filing of initial claims, but many of these disputes were settled before the claimants reached compensable status.

More than half the initial claims in Nevada, North Dakota, and South Dakota were interstate claims received as agent State from workers

claiming benefits on wage credits earned outside the State. Continued interstate claims taken as agent State comprised more than half the total in five States. On the other hand, the proportion was less than 5 percent in seven other States, including the leading eastern industrial States.

Continued claims, which totaled 7.5 million in March, fell to 6.6 million in April; altogether, 36 of the 48 States for which data are available reported fewer continued claims. The largest drop occurred in Pennsylvania, with the ending of labor disputes in the steel and electrical plants; Michigan, New Jersey, and New York each reported declines of more than 100,000. Among the States with appreciable increases were Connecticut, Illinois, Maryland, Massachusetts, North Carolina, and West Virginia.

Benefit disbursements dropped to \$110.7 million during the month, the lowest amount since December 1945. Disbursements declined more than a million dollars in Connecticut, Illinois, Michigan, New York, and Pennsylvania. Only seven States paid more in benefits than in March.

Funds available for the payment of benefits on April 30 totaled \$6,752 million, approximately \$8 million less than was on hand a month earlier.

Region I.—All 6 New England States began a new benefit year during the first week of April, and consequently all reported increases in initial claims. Continued claims also rose sharply in Connecticut and Massachusetts. Unemployment, as reflected by the ratio of continued claims to covered workers, was above

Table 1.—Summary of unemployment compensation operations, April 1946

Item	Number or amount	Amount of change from—	
		March 1946	April 1946
Initial claims.....	¹ 979,000	+205,000	+826,000
Continued claims.....	² 6,650,000	-819,000	+6,162,000
Weeks compensated.....	³ 6,042,000	-863,000	+5,694,000
First payments ⁴	389,045	-24,868	+345,019
Exhaustions ⁵	159,635	-61,955	+149,121
Weekly average beneficiaries.....	¹ 1,304,000	-199,000	+1,307,000
Benefits paid ⁶	² \$110,666,000	-16,344,000	+104,482,000
Benefits paid since first payable ⁷	\$3,085,618,486		
Funds available as of Apr. 30, 1946 ⁸	\$6,751,521,093	-7,960,815	+254,261,528

¹ Includes estimated data for California, Idaho, and Rhode Island.

² Includes estimated data for California, District of Columbia, Idaho, Indiana, Nebraska, and Rhode Island.

³ Excludes California, District of Columbia, Idaho, Indiana, Nebraska, Pennsylvania, and Rhode Island; data not reported.

⁴ Excludes Wisconsin; data not comparable.

⁵ Gross: not adjusted for voided benefit checks and transfers under interstate combined wage plan.

⁶ Net: adjusted for voided benefit checks and transfers under interstate combined wage plan. Includes California, Indiana, Kentucky, and Washington as of Mar. 31, 1946.

⁷ Includes California, Indiana, Kentucky, and Washington as of Mar. 31, 1946.

the national average in Maine and Rhode Island but well below it in the other States. In Connecticut the increase in continued claims from 68,900 in March to 84,000 in April

was attributed to the effects of the coal dispute during the latter part of the month, which offset a general falling-off of claims in the early part of the month, when the construction

season began and several large labor disputes were settled. The average weekly number of beneficiaries in the State declined sharply from 29,500 to 16,200. Massachusetts reported the

Table 2.—Initial claims received in local offices, by State, April 1946

[Data reported by State agencies; corrected to May 15, 1946]

Social Security Board region and State	Total ¹				New	
	All claimants	Amount of change from—		Women claimants	Inter-state as percent of total	All claimants
		March 1946	April 1946			
Total ²	979,000	+205,000	+526,000			
Region I:						
Conn.	40,718	+29,472	+36,104	10,709	1.5	39,541
Maine	11,245	+5,780	+8,303	4,571	3.9	11,106
Mass.	44,988	+22,390	+35,748	21,197	2.9	44,080
N. H.	2,326	+1,090	+1,725	926	18.8	2,193
R. I.						
Vt.	2,202	+1,452	+1,962	1,221	11.6	2,149
Region II-III:						
Del.	1,629	+190	+1,288	763	29.1	1,290
N. J.	29,723	+6,343	+22,163	13,007	4.7	19,749
N. Y.	110,694	+33,828	+85,783	(³)	4.0	49,908
Pa.	83,680	+27,937	+79,995	19,967	5.2	65,434
Region IV:						
D. C.	1,128	+82	+910	368	28.2	1,031
Md.	64,849	+56,923	+62,447	26,275	9	50,664
N. C.	8,067	+45	+7,110	5,073	12.6	6,651
Va.	4,742	+926	+4,407	2,330	32.7	4,030
W. Va.	15,861	+5,660	+13,887	3,354	23.0	14,561
Region V:						
Ky.	13,301	+8,175	+11,661	3,182	28.1	11,911
Mich.	51,680	+2,574	+28,550	18,563	3.8	29,629
Ohio	29,201	+228	+27,105	7,686	6.8	29,201
Region VI:						
Ill.	159,316	+117,471	+136,652	65,359	2.5	154,347
Ind.	19,333	+11,255	+16,419	5,782	5.7	11,961
Wis.	8,864	+2,047	+5,235	2,328	10.5	4,937
Region VII:						
Ala.	7,368	+2,443	+6,433	2,436	15.2	5,912
Fla.	6,326	+504	+5,261	2,378	30.7	5,015
Ga.	6,148	+1,154	+5,380	2,839	11.0	4,298
Miss.	2,908	+352	+2,196	1,148	32.5	2,575
S. C.	2,643	+294	+2,099	1,135	21.2	2,299
Tenn.	11,927	+10	+10,638	3,511	12.1	10,678
Region VIII:						
Iowa	4,432	+315	+3,688	1,665	17.6	3,560
Minn.	6,242	+2,499	+5,719	2,101	17.1	4,853
Nebr.	1,715	+288	+1,584	776	17.1	1,330
N. Dak.	385	+196	+372	158	63.4	346
S. Dak.	339	+68	+235	190	68.7	329
Region IX:						
Ark.	5,774	+1,051	+5,280	1,659	47.4	5,120
Kans.	6,101	+1,211	+5,070	2,442	28.7	4,642
Mo.	22,927	+2,479	+21,026	8,747	15.8	13,527
Okl.	9,000	+622	+8,538	2,722	26.9	7,192
Region X:						
La.	9,186	+2,355	+8,092	2,467	13.7	7,514
N. Mex.	1,278	+172	+1,228	234	45.9	1,224
Tex.	13,886	+2,486	+12,480	4,534	17.1	13,886
Region XI:						
Colo.	7,551	+4,686	+7,200	1,833	12.3	7,467
Idaho ⁴						
Mont.	3,958	+924	+2,932	624	15.9	2,702
Utah	4,338	+1,885	+4,218	85	12.7	3,477
Wyo.	435	+10	+432	164	38.6	392
Region XII:						
Ariz.	2,654	+779	+2,406	888	40.4	2,177
Calif.						
Nev.	927	+81	+859	432	54.7	827
Oreg.	9,607	+1,270	+8,535	3,133	12.4	6,431
Wash.	18,133	+1,922	+16,245	5,497	9.4	11,967
Territories:						
Alaska	191	+50	+169	32	13.1	140
Hawaii	97	+27	+96	48	13.4	95

¹ Includes additional claims except in Ohio and Texas, which have no provisions for filing such claims.

² Includes estimates for California, Idaho, and Rhode Island.

³ Data not available.

⁴ Since Wisconsin has no provision for a benefit year, a new claim is the first claim filed by a worker with respect to each period of total or part-total unemployment.

Table 3.—Continued claims received in local offices, by State, April 1946

[Data reported by State agencies; corrected to May 15, 1946]

Social Security Board region and State	Total ¹				Compensable	
	All claimants	Amount of change from—		Women claimants	Inter-state as percent of total	All claimants
		March 1946	April 1946			
Total ²	6,650,000	-819,000	+6,162,000			
Region I:						
Conn.	83,950	+15,079	+76,171	35,008	4.8	57,098
Maine	43,280	-180	+37,974	15,808	5.1	32,993
Mass.	238,097	+46,126	+219,022	95,666	4.3	204,156
N. H.	9,439	-1,020	+8,068	3,969	23.7	8,559
R. I.						
Vt.	6,990	+17	+6,540	3,768	20.5	5,606
Region II-III:						
Del.	12,949	-3,092	+11,909	4,924	19.6	12,438
N. J.	364,910	-107,922	+243,828	147,352	3.3	347,873
N. Y.	866,084	-127,597	+801,740	(³)	3.7	778,228
Pa.	657,670	-172,692	+642,452	183,728	5.3	629,256
Region IV:						
D. C.	9,448	+331	-7,797	2,564	15.7	8,798
Md.	111,940	+5,201	+108,068	45,681	2.6	111,940
N. C.	53,969	+10,365	+49,261	34,210	15.7	48,894
Va.	42,891	-224	+41,365	21,133	22.7	40,438
W. Va.	99,146	+6,511	+95,819	27,287	22.3	95,347
Region V:						
Ky.	96,982	-12,510	+90,015	31,114	42.5	93,563
Mich.	398,424	-106,761	+304,016	132,519	3.9	344,104
Ohio	370,540	-47,908	+369,696	150,255	3.5	319,617
Region VI:						
Ill.	450,928	+21,335	+410,438	196,783	5.8	417,804
Ind.	149,433	+32,635	+149,931	48,231	6.0	141,036
Wis.	63,042	-13,901	+59,580	25,782	9.0	57,301
Region VII:						
Ala.	60,532	-54,065	+55,292	18,791	21.7	57,278
Fla.	41,906	-8,542	+34,934	14,433	39.2	39,481
Ga.	57,883	-12,510	+50,965	24,171	13.0	50,504
Miss.	30,377	-4,989	+28,022	8,832	47.2	27,831
S. C.	21,510	-364	+18,556	9,355	26.5	19,325
Tenn.	107,543	-22,174	+96,532	42,745	18.3	102,679
Region VIII:						
Iowa	41,570	-6,822	+38,316	18,464	21.3	37,686
Minn.	61,386	-5,246	+57,815	20,374	16.2	56,601
Nebr.	17,515	-3,333	+16,979	8,426	18.9	15,903
N. Dak.	5,795	-1,204	+5,604	2,109	65.1	5,719
S. Dak.	4,397	-666	+4,032	2,143	72.3	4,309
Region IX:						
Ark.	73,903	-9,646	+71,577	23,668	63.1	72,205
Kans.	63,676	-17,943	+61,812	28,020	22.3	60,421
Mo.	197,674	-24,092	+191,179	70,188	23.7	81,712
Okl.	75,605	-6,769	+73,417	26,498	50.7	71,736
Region X:						
La.	67,446	-50,118	+63,065	17,328	21.1	63,162
N. Mex.	8,888	+263	+8,630	2,266	76.5	8,565
Tex.	96,778	-8,571	+88,399	33,243	28.3	87,556
Region XI:						
Colo.	17,998	-127	+17,327	6,533	41.6	14,134
Idaho ⁴						
Mont.	22,255	-1,857	+21,416	7,119	36.5	19,559
Utah	33,368	+359	+32,527	198	11.3	30,809
Wyo.	3,130	-299	+3,068	1,127	43.5	2,815
Region XII:						
Ariz.	19,963	-1,076	+18,985	7,121	47.2	19,007
Calif.						
Nev.	6,053	+451	+5,781	2,653	48.4	5,822
Oreg.	140,680	-10,771	+134,979	54,819	8.8	134,899
Wash.	223,273	-10,057	+216,774	81,875	6.1	212,917
Territories:						
Alaska	1,683	-26	+1,507	358	11.6	1,630
Hawaii	168	+71	+155	70	33.9	99

¹ Includes waiting-period claims except in Maryland, which has no provision for filing such claims.

² Includes estimates for California, Idaho, and Rhode Island.

³ Data not available.

largest increase in continued claims, from 192,000 to 238,100. The increase was due partly to labor-management trouble and partly to lay-offs in a pump-manufacturing company caused by lack of motors.

Region II-III.—All four States in this region reported substantial de-

clines in continued claims, and New Jersey and New York reported fewer initial claims. The ratio of continued claims to covered workers was below the national average in Delaware and New York. The average weekly number of beneficiaries declined in each State.

The downward trend of initial claims in New Jersey came chiefly from an improvement in labor-management relations and a general rise in business activity with the coming of spring. Initiation of biweekly reporting accounted for part of the drop in continued claims from 472,800 to

Table 4.—Number of beneficiaries, number of weeks compensated, and average weekly payment for total unemployment, by State, April 1946

[Data reported by State agencies; corrected to May 15, 1946]

Social Security Board region and State	Beneficiaries			Weeks compensated for unemployment			Benefits paid ²			Average weekly payment for total un- employment
	Average weekly number	Amount of change from—		All types	Total	Other ¹	Amount	Amount of change from—		
		March 1946	April 1945					March 1946	April 1945	
Total ³	1,394,000	-199,000	+1,307,000	6,042,000			\$110,666,000	-\$16,344,000	+\$104,482,000	\$18.29
Region I:										
Connecticut.....	16,195	-13,317	+15,097	70,176	68,655	1,521	1,475,475	-1,217,531	+1,386,654	21.22
Maine.....	6,195	-3,903	+5,517	26,844	25,347	1,497	403,694	-279,085	+364,620	15.29
Massachusetts.....	35,659	-4,902	+33,539	154,521	151,298	3,223	3,011,683	-363,393	+2,867,475	19.70
New Hampshire.....	1,148	-311	+983	4,975	4,807	168	68,299	-17,249	+59,766	13.92
Rhode Island ⁴										
Vermont.....	944	-382	+900	4,089	3,910	179	67,563	-27,974	+65,129	16.83
Region II-III:										
Delaware.....	2,673	-621	+2,459	11,582	11,290	292	189,751	-42,416	+175,802	16.57
New Jersey.....	91,707	-10,238	+87,260	397,396	390,093	7,303	8,028,701	-996,048	+7,723,915	20.37
New York.....	184,742	-36,424	+173,144	800,544	770,590	29,954	15,145,501	-3,105,055	+14,330,039	19.26
Pennsylvania.....	139,403	-18,675	+136,462	604,078	(9)	(9)	11,114,203	-1,544,954	+10,914,743	(9)
Region IV:										
District of Columbia ⁴										
Maryland.....	30,274	-885	+29,297	131,186	127,191	3,995	2,449,114	-78,696	+2,387,317	18.94
North Carolina.....	8,706	+1,017	+7,887	37,726	36,933	793	439,741	+72,622	+409,463	11.73
Virginia.....	8,435	-689	+8,111	36,551	35,067	1,484	455,491	-41,977	+440,556	12.68
West Virginia.....	14,701	-1,413	+14,279	63,703	57,566	6,137	1,034,412	-98,898	+1,007,891	16.34
Region V:										
Kentucky.....	15,461	+3,133	+14,498	66,996	66,205	791	813,567	+156,322	+768,964	12.20
Michigan.....	76,963	-24,182	+63,953	333,504	321,056	12,448	6,801,836	-2,244,041	+5,722,378	20.41
Ohio.....	80,529	-4,502	+79,440	348,960	341,921	7,039	6,543,616	-430,541	+6,477,095	18.86
Region VI:										
Illinois.....	72,240	-26,847	+65,126	313,038	302,341	10,697	5,793,926	-2,164,131	+5,258,167	18.78
Indiana ⁴										
Wisconsin.....	12,509	-3,199	+12,002	54,206	50,433	3,773	943,621	-259,858	+911,354	17.79
Region VII:										
Alabama.....	20,871	-5,171	+19,857	90,440	87,989	2,451	1,497,044	-404,012	+1,444,881	16.67
Florida.....	6,769	-1,244	+5,803	29,334	28,524	810	413,878	-78,740	+360,846	14.29
Georgia.....	10,080	-2,713	+8,735	43,680	43,195	485	663,949	-206,550	+597,003	15.25
Mississippi.....	3,374	-341	+3,101	14,622	14,246	376	191,014	-19,663	+177,613	13.17
South Carolina.....	2,688	-484	+2,231	11,650	11,394	256	161,991	+27,053	+142,428	14.04
Tennessee.....	24,008	-1,660	+22,366	104,033	102,994	1,039	1,406,489	-99,699	+1,325,523	13.57
Region VIII:										
Iowa.....	6,899	-1,701	+6,352	29,894	28,379	1,515	455,826	-120,787	+428,611	15.52
Minnesota.....	19,694	-1,169	+18,954	85,341	82,341	3,000	1,408,111	-96,436	+1,364,970	16.70
Nebraska ⁴										
North Dakota.....	488	-103	+448	2,114	1,902	212	35,159	-6,919	+33,248	17.14
South Dakota.....	339	-50	+298	1,471	1,359	112	19,328	-2,259	+17,809	13.33
Region IX:										
Arkansas.....	6,151	-1,022	+5,955	26,656	26,126	530	322,206	-53,155	+313,051	12.15
Kansas.....	16,309	-4,574	+16,015	70,674	68,263	2,411	1,055,772	-304,910	+1,040,297	15.11
Missouri.....	29,152	-4,680	+28,279	126,324	124,579	1,745	2,044,449	-332,134	+1,996,433	16.29
Oklahoma.....	16,786	-2,951	+15,566	68,406	66,055	2,351	1,139,695	-211,237	+1,127,089	16.81
Region X:										
Louisiana.....	22,724	+440	+22,004	98,469	94,464	4,005	1,512,954	+9,950	+1,469,097	15.60
New Mexico.....	602	+133	+583	2,608	2,573	35	34,949	+7,558	+34,090	13.45
Texas.....	22,132	-6,076	+21,103	95,904	92,940	2,964	1,498,093	-453,065	+1,444,689	15.82
Region XI:										
Colorado.....	1,422	-784	+1,365	6,162	6,057	105	80,193	-51,279	+77,234	13.06
Idaho ⁴										
Montana.....	2,736	-344	+2,598	11,858	11,858	(1)	159,683	-21,199	+152,157	13.47
Utah.....	5,530	-806	+5,338	23,962	22,926	1,036	552,565	-93,799	+536,893	23.36
Wyoming.....	492	-54	+481	2,131	2,032	99	39,892	-4,626	+39,153	19.00
Region XII:										
Arizona.....	2,361	-500	+2,274	10,233	10,092	141	145,016	-32,449	+142,782	14.53
California ⁴										
Nevada.....	852	+45	+796	3,694	3,625	69	66,490	+3,248	+63,050	18.11
Oregon.....	35,527	-4,110	+34,639	153,084	149,002	3,182	2,581,318	-273,800	+2,539,800	16.90
Washington.....	58,658	-5,888	+67,201	254,182	248,140	6,042	5,324,209	-538,745	+5,232,652	21.08
Territories:										
Alaska.....	951	-216	+864	4,122	4,052	70	64,330	-14,268	+58,906	15.70
Hawaii.....	102	+33	+99	441	419	22	9,784	+3,391	+9,570	22.74

¹ Includes all weeks compensated for less than total unemployment. Excludes Montana, which has no provision for payment of other than total unemployment.

² Gross; not adjusted for voided benefit checks and transfers under interstate combined wage plan.

³ Includes estimates for California, District of Columbia, Idaho, Indiana, Nebraska, and Rhode Island.

⁴ Data not available.

364,900. In New York, initial claims totaled 110,700 and continued claims 866,100, as compared with 144,500 and 993,700 in March. The end of several labor disputes and an increase in number of persons exhausting benefit rights contributed to the decline. The average weekly number of beneficiaries dropped by 36,400, while the unemployment ratio declined from 6.2

to 5.1 percent. Pennsylvania's increase in initial claims from 55,800 to 83,700 was chiefly due to claims filed by miners involved in the coal dispute. A drop of 172,700 in continued claims followed the termination of the steel and electrical disputes.

Region IV.—Unemployment in terms of the ratio of continued claims to covered workers ranged from 1.1 percent in the District of Columbia to 6.8 percent in West Virginia, the only State in the region above the national average. Initial and continued claims rose in every State but Virginia. The rise of 56,900 in initial claims in Maryland was a result of the new benefit year, which began on April 1. Continued claims also rose by 5,200. In North Carolina the seasonal decline in the tobacco industry accounted for part of the 10,400 rise in continued claims. Both types of claims dropped in Virginia for the State as a whole but increased markedly in the coal-mining areas.

Since West Virginia is the largest coal-producing State in the country, the increase in initial claims from 10,200 to 15,900 was mainly due to claims filed by miners in the coal dispute. A relatively smaller increase occurred in continued claims.

Region V.—The unemployment ratios in Kentucky and Michigan were well above the national average, while Ohio's was below the average for the second consecutive month. Kentucky and Michigan reported a larger number of initial claims, and all three States reported fewer continued claims.

The rise in Kentucky's initial claims was partly due to claims from miners not participating in the coal dispute but forced to cease work because of picketing. In Michigan, temporary lay-offs at two automobile firms and an automobile-body plant caused initial claims to rise slightly. Continued claims, however, dropped from 475,200 to 368,400 when many persons returned to work in plants making automotive parts; nearly a third of the drop resulted from exhaustion of benefit rights. The number of beneficiaries also declined, from 101,100 to 77,000, the lowest number since August 1945. Ohio's initial claims remained steady despite the 7,600 claims received from miners involved in the coal dispute. Continued

claims, however, declined from 424,400 to 376,500, including 15,200 waiting-period claims filed by miners.

Region VI.—Initial and continued claims rose in Illinois but declined in Indiana and Wisconsin. The unemployment ratio in all States was well below the national average.

The start of the new benefit year in Illinois accounted for most of the 117,500 rise in initial claims. Several coal-mining areas reported much larger increases in initial claims than would normally be expected at the beginning of the new benefit year. Continued claims also rose, from 429,600 to 450,900.

Initial claims declined in Indiana for the State as a whole but rose in the northern industrial areas as a result of the coal shortage. Wisconsin claims were fewer than in March, and the State was one of three with the third lowest unemployment ratio in the Nation, 2.1 percent.

Region VII.—Except for Florida, where initial claims increased slightly, all six States reported declines in both types of claims. The unemployment ratio declined in every State but South Carolina, where it remained the same; the ratios in Alabama and Tennessee, however, were still above the national average.

In Alabama the 60,500 continued claims were only a little more than half the number received in March. This drop was primarily due to the initiation of biweekly claims-taking in the latter part of the month.

Georgia's initial claims dropped by 1,200, largely because of increased employment in the Marietta area and the return of workers to a bulldozer plant in the Toccoa area. Persons exhausting benefit rights accounted for part of the decline in continued claims.

In Tennessee, initial claims remained at the March level despite the volume of miners' claims received during the coal dispute. Continued claims, however, dropped from 129,700 to 107,500; many former war workers exhausted their benefit rights and most of the labor disputes were settled before the claimants reached compensable status.

Region VIII.—Both types of claims decreased in every State in the region except Iowa, where initial claims increased. The unemployment ratio de-

Table 5.—Unemployment as reflected by continued claims for unemployment insurance filed in April 1946¹ as percent of average monthly covered employment in 1945

Social Security Board region and State	Average monthly covered employment ² (in thousands)	Claims as percent of covered employment
Total.....	27,903.1	5.6
Region I:		
Connecticut.....	564.0	4.7
Maine.....	150.4	6.0
Massachusetts.....	1,314.7	4.2
New Hampshire.....	107.7	2.1
Rhode Island.....	212.5	8.3
Vermont.....	55.7	3.0
Region II-III:		
Delaware.....	75.7	3.9
New Jersey.....	1,116.0	7.7
New York.....	3,760.9	5.1
Pennsylvania.....	2,601.7	5.7
Region IV:		
District of Columbia.....	188.7	1.1
Maryland.....	465.8	5.4
North Carolina.....	524.1	2.3
Virginia.....	416.2	2.3
West Virginia.....	325.9	6.8
Region V:		
Kentucky.....	308.2	7.2
Michigan.....	1,354.8	7.4
Ohio.....	1,857.2	4.6
Region VI:		
Illinois.....	2,067.9	4.4
Indiana.....	779.1	4.1
Wisconsin.....	638.2	2.1
Region VII:		
Alabama.....	394.0	6.7
Florida.....	317.6	2.9
Georgia.....	453.5	2.9
Mississippi.....	155.0	4.6
South Carolina.....	247.1	2.1
Tennessee.....	465.8	5.9
Region VIII:		
Iowa.....	288.1	3.3
Minnesota.....	455.7	5.6
Nebraska.....	158.0	2.9
North Dakota.....	29.7	4.5
South Dakota.....	37.1	2.5
Region IX:		
Arkansas.....	193.0	9.8
Kansas.....	223.6	6.7
Missouri.....	698.4	6.6
Oklahoma.....	241.2	10.3
Region X:		
Louisiana.....	356.8	6.9
New Mexico.....	59.8	3.5
Texas.....	958.0	2.2
Region XI:		
Colorado.....	157.6	2.5
Idaho.....	68.6	4.8
Montana.....	71.1	7.2
Utah.....	96.1	8.2
Wyoming.....	39.6	2.0
Region XII:		
Arizona.....	81.4	5.6
California.....	1,973.1	11.1
Nevada.....	29.2	4.6
Oregon.....	279.0	12.0
Washington.....	305.6	9.9

¹ Estimated number of continued claims in week in which the 8th of the month falls.

² Represents workers in covered employment in the pay period of each type (weekly, semimonthly, etc.) ending nearest the 15th of the month.

clined in all five States, and only Minnesota had a ratio as high as the national average.

Iowa reported the largest drop in continued claims in the region, from 48,400 to 41,600. The decline of 5,200 continued claims in Minnesota was attributed to the biweekly taking of claims and to seasonal increases in water transportation, agriculture, and the mining industries. In North

Dakota, claims fell off despite the curtailment of coal mining and some temporary shut-downs in part of the food-processing industry.

Region IX.—The unemployment ratio declined in all 4 States, but the ratios were all above the national average. All States reported declines in initial and continued claims, average weekly number of beneficiaries, and amount of benefits. Kansas re-

ported the largest relative drop in continued claims, from 81,600 to 63,700, while Missouri's continued claims went from 221,800 to 197,700, despite a substantial increase in Moberly, where one plant shut down.

Region X.—New Mexico reported a rise in initial and continued claims, while Louisiana and Texas reported declines. Louisiana's average weekly number of beneficiaries increased slightly despite the fact that their continued claims dropped to nearly half the March total.

Region XI.—Initial claims were above March levels in three of the four States for which data are available. On the other hand, all but Utah reported fewer continued claims. As a result, only Utah had a higher unemployment ratio than in March.

In Colorado the beginning of a new benefit year and the large number of claims received from miners involved in the coal dispute were responsible for the increase in initial claims. The coal dispute also increased initial claims in Utah.

Region XII.—The unemployment ratio was equal to or above the national average in every State in the region but Nevada. Oregon had the highest ratio in the Nation, 12.0 percent, and California the second highest, 11.1 percent. Except in Nevada, where continued claims rose slightly, both types of claims were below March levels in all States for which data are available.

In Arizona the decline in initial claims marked a return to normal after the large March load. Interstate claims accounted for about three-fourths of the drop in continued claims.

Oregon's decline of 10,800 in continued claims reflected an increase in employment in construction, lumbering, and farm work in the down-State area. Women claimants remained at about the previous month's levels, although a few began to exhaust benefit rights. The decline of 19,100 in continued claims in Washington was due to resumption of logging operations previously curtailed by snow in many parts of the State and to the opening up of seasonal activities in agriculture and food processing. Benefit exhaustions, totaling 7,100 during April, were also a factor.

Table 6.—Interstate claims received, weeks compensated by interstate payments, and amount of interstate benefit payments, by liable State, March 1946

[Data reported by State agencies; corrected to May 15, 1946]

Social Security Board region and liable State	Initial		Continued		Weeks compensated	Benefit payments
	Total	Women	Total	Women		
Total ¹	64,300	26,702	726,995	289,703	453,712	\$8,290,436
Region I:						
Connecticut	1,711	644	10,332	7,502	14,558	317,060
Maine	240	93	1,635	595	(2)	(3)
Massachusetts	974	505	5,490	2,332	5,186	102,902
New Hampshire	91	37	861	314	644	8,272
Rhode Island	674	230	6,029	1,797	5,483	93,856
Vermont	92	35	956	322	748	13,642
Region II-III:						
Delaware	242	67	1,931	588	1,831	31,567
New Jersey	2,170	961	26,034	12,077	19,407	405,959
New York	1,522	810	30,008	16,578	34,631	670,764
Pennsylvania	2,513	821	19,036	6,215	11,180	208,818
Region IV:						
District of Columbia	448	209	2,631	1,493	1,623	28,647
Maryland	1,085	484	34,867	14,715	30,888	603,315
North Carolina	622	362	4,837	2,942	3,443	42,612
Virginia	788	363	8,599	2,778	5,339	72,332
West Virginia	608	158	7,016	1,707	4,778	77,907
Region V:						
Kentucky	409	140	4,284	1,873	3,485	45,399
Michigan	3,265	1,286	37,356	15,389	29,293	577,693
Ohio	3,407	1,245	54,735	24,774	28,493	560,207
Region VI:						
Illinois	3,173	1,480	34,434	15,712	27,707	528,524
Indiana	614	204	6,250	1,694	4,717	90,613
Region VII:						
Alabama	1,222	415	15,420	2,946	10,566	199,648
Florida	1,198	521	9,293	3,524	6,169	88,356
Georgia	980	508	7,635	3,847	5,323	85,018
Mississippi	445	190	2,920	1,253	1,967	26,352
South Carolina	270	146	1,476	827	558	8,966
Tennessee	2,521	688	27,959	6,463	20,646	293,306
Region VIII:						
Iowa	530	248	3,211	1,288	2,351	39,825
Minnesota	550	255	4,608	1,889	2,945	50,834
Nebraska	329	175	3,437	1,775	2,488	40,612
North Dakota	53	20	344	90	210	3,698
South Dakota	61	44	261	145	115	1,552
Region IX:						
Arkansas	448	156	3,913	1,574	2,295	28,219
Kansas	2,727	1,082	29,607	11,867	28,633	442,403
Missouri	1,662	841	17,271	9,353	11,304	185,275
Oklahoma	1,285	585	9,710	4,893	6,710	113,040
Region X:						
Louisiana	892	337	8,294	2,874	7,250	120,858
New Mexico	189	74	1,304	436	572	7,765
Texas	1,854	608	19,852	6,464	10,212	167,856
Region XI:						
Colorado	471	254	2,326	1,134	1,080	14,725
Idaho	232	105	975	182	975	16,156
Montana	109	38	1,136	346	838	11,585
Utah	318	104	1,976	589	1,579	37,176
Wyoming	212	53	1,255	344	729	13,983
Region XII:						
Arizona	600	272	3,208	1,283	2,726	39,550
California	13,049	5,892	163,559	58,595	(2)	(3)
Nevada	196	96	1,729	656	1,110	20,171
Oregon	2,063	917	31,623	13,458	31,960	532,470
Washington	4,580	1,922	53,716	20,061	55,648	1,157,558
Territories:						
Alaska	548	13	4,089	109	3,080	48,870
Hawaii	61	9	477	71	239	5,520

¹ Excludes Indiana; data not reported.

² Excludes California and Maine; data not available.

Veterans' Readjustment Allowances

Though the number of veterans receiving readjustment allowances for unemployment continued to rise during March, the weekly increase averaged only 32,000 in contrast to an average of 91,000 during January and February. The rise in the week ended March 2 was due to the accumulation of claims during the preceding holiday week. Almost \$149 million was disbursed for 7.4 million weeks of unemployment, an increase of 32 percent

over the February figures.

During March the weekly number of initial claims declined sharply, from 232,000 in the week ended March 2 to 170,000 in the last week of the month, and the total number filed was 12 percent less than in February. Declines were reported in all but eight States. Kentucky and Mississippi had the largest relative drop—34 percent—and seven other States reported decreases of 20 to 27 percent. The increases in the eight States ranged from 0.7 percent in California to 27 percent in

Alaska. Only Alaska, Arizona, and Puerto Rico had increases in new claims. Shut-downs resulting from labor disputes helped increase the number of additional claims filed.

Although continued claims reached a new high of 7.4 million in March, the 26-percent increase over the February number was less than the January-February rise. The slackening in rate may indicate the approach of the peak in these claims, which have increased uninterruptedly since April 1945. Kentucky's continued claims

Table 7.—Initial interstate claims, by liable and selected agent States, January-March 1946

[Data reported by State agencies; corrected to May 15, 1946]

Liable State	Agent State																							
	Total	Ala.	Ark.	Calif.	Fla.	Ill.	Kans.	Ky.	La.	Mich.	Minn.	Miss.	Mo.	N. Y.	Ohio	Okla.	Oreg.	Pa.	Tenn.	Tex.	Wash.	W. Va.	All other	
Total	223,724	5,021	11,332	20,252	6,244	9,204	4,629	9,771	4,673	5,640	4,993	4,943	14,228	12,617	4,984	10,057	9,237	5,047	8,925	6,197	5,293	56,031		
Ala.	4,026	98	155	305	108	12	54	146	131	9	1,509	59	142	65	23	9	80	331	113	28	21	568		
Alaska	1,672	3	14	210	7	42	10	2	5	165	0	62	116	6	19	64	10	2	15	562	6	313		
Ark.	1,708	13	63	608	21	56	38	8	22	35	14	7	54	38	43	128	31	49	10	148	36	14	272	
Ariz.	1,529	31	236	10	81	35	20	134	49	6	127	151	23	24	136	9	7	88	215	20	13	115		
Calif.	42,333	234	4,439	376	1,575	1,134	222	1,152	838	1,190	273	2,044	1,322	599	5,568	2,027	737	443	3,914	1,737	206	11,374		
Colo.	1,484	6	33	369	6	42	08	12	11	35	21	4	113	56	14	58	32	33	9	55	59	9	409	
Conn.	6,076	12	34	311	371	31	12	17	10	45	12	28	21	2,386	32	18	9	517	17	34	26	27	2,095	
Del.	1,004	4	8	15	11	18	6	5	3	7	8	1	1	71	8	5	2	361	18	14	5	93	343	
D. C.	1,414	18	16	100	78	42	6	17	17	31	9	5	17	233	31	0	11	155	23	25	16	54	501	
Fla.	3,876	708	49	225	112	22	79	70	99	15	119	65	362	85	29	10	200	124	103	17	46	1,337		
Ga.	3,082	466	38	116	367	69	10	44	41	98	8	80	37	244	69	20	12	165	187	60	19	43	889	
Hawaii	171	2	1	95	1	5	1	2	1	2	3	1	3	10	2	1	5	3	0	3	1	26		
Idaho	708	1	12	103	2	13	14	3	3	9	11	1	25	4	5	8	65	3	1	10	259	2	154	
Ill.	10,663	125	424	1,918	401	133	385	138	923	233	167	1,158	402	261	186	87	196	415	271	206	56	2,556		
Ind.	7,992	95	225	371	121	1,297	54	3,647	57	298	41	72	232	98	217	85	21	70	353	131	48	65	394	
Iowa	1,386	3	24	331	1	244	27	5	18	69	6	237	18	12	6	27	7	7	37	49	1	244		
Kans.	8,976	11	868	660	24	148	14	38	50	30	18	4,984	55	25	945	75	28	30	212	124	14	623		
Ky.	1,197	26	16	61	19	94	17	10	50	7	8	39	54	105	11	2	29	90	16	13	94	436		
La.	3,160	137	305	399	74	115	18	33	68	5	811	77	107	39	76	10	70	54	449	37	13	263		
Maine	771	1	2	46	47	9	1	4	1	8	2	0	2	73	8	4	1	12	2	8	12	1	527	
Md.	4,612	38	20	90	92	38	5	248	12	44	12	11	24	320	140	8	4	683	168	28	13	1,074	1,550	
Mass.	3,285	8	11	402	245	61	13	11	11	67	8	9	35	603	32	17	11	132	10	41	34	15	1,509	
Mich.	10,743	240	547	1,088	422	855	63	1,337	109	172	141	517	420	545	119	62	468	1,145	208	130	354	1,799		
Minn.	1,677	8	14	390	10	111	23	13	7	87	5	33	36	20	18	42	11	7	37	169	4	611		
Miss.	1,314	213	127	82	24	124	6	14	231	38	3	22	32	8	27	14	17	52	68	10	6	196		
Mo.	4,525	15	605	474	31	722	1,461	64	22	101	31	23	82	32	146	30	41	60	71	96	9	409		
Mont.	437	0	0	65	0	19	0	0	1	10	31	0	7	7	4	5	33	1	0	6	123	1	118	
Nebr.	1,192	2	23	249	2	58	72	6	10	15	45	5	126	28	14	31	46	15	3	35	39	2	366	
Nev.	686	1	15	293	7	16	12	6	15	13	5	0	11	13	1	14	18	10	0	17	24	1	194	
N. H.	337	1	0	10	10	1	0	1	0	1	0	0	1	24	4	3	2	7	0	1	4	2	256	
N. J.	7,102	65	26	575	822	115	16	49	39	134	27	22	79	1,573	129	29	30	1,736	49	81	44	109	1,353	
N. Mex.	536	1	37	126	3	8	11	2	12	5	4	5	23	15	8	58	5	8	5	95	8	2	95	
N. Y.	6,437	110	38	780	691	248	38	43	69	235	57	33	110	216	39	31	1,019	76	124	75	106	2,259		
N. C.	2,458	41	18	74	76	34	5	16	14	32	3	6	14	230	34	7	3	183	67	30	15	22	1,534	
N. Dak.	188	0	2	22	0	5	2	0	0	2	78	0	3	1	0	1	4	2	0	2	32	0	32	
Ohio	9,830	249	87	809	321	279	20	1,920	58	577	96	62	119	412	36	19	1,112	676	120	96	1,354	1,460		
Okla.	3,827	35	540	1,203	22	96	349	19	48	38	14	27	363	42	32	55	34	19	406	78	8	399		
Oreg.	11,548	101	591	1,913	38	313	259	55	88	92	788	65	871	154	54	674	63	65	522	1,547	130	3,165		
Pa.	8,088	39	51	611	448	163	16	103	32	258	33	22	62	1,245	1,052	27	24	31	78	99	75	530	3,096	
R. I.	2,252	10	10	150	100	30	6	8	6	28	6	7	12	195	23	11	6	31	13	21	18	14	1,547	
S. C.	752	21	7	22	26	14	6	10	8	13	1	15	3	114	4	4	3	66	50	7	5	7	346	
S. Dak.	210	1	3	55	0	9	3	1	1	6	29	0	8	10	2	2	6	0	3	5	18	0	48	
Tenn.	8,951	1,603	186	265	293	416	104	759	169	295	33	965	368	239	182	115	21	134	309	28	133	2,334		
Tex.	5,476	71	806	889	42	124	88	32	1,483	89	27	98	136	124	45	677	52	86	52	67	36	452		
Utah	894	3	13	242	4	22	19	4	8	3	7	0	22	20	9	10	30	6	1	18	57	2	325	
Vt.	419	0	0	6	16	2	1	0	0	4	0	0	0	97	1	1	0	4	3	9	2	279		
Va.	2,402	50	19	82	61	38	5	74	23	34	2	9	30	266	47	16	4	187	106	16	16	460	855	
Wash.	15,809	132	821	2,692	88	780	326	110	312	222	1,045	00	866	372	138	661	1,237	195	99	662	102	4,951		
W. Va.	1,887	12	7	41	52	20	3	270	6	51	2	5	10	72	533	7	2	212	31	7	11	527		
Wis.	2,054	16	22	230	38	248	17	15	12	297	578	15	42	53	18	15	16	40	15	31	61	14	260	
Wyo.	648	2	17	85	0	34	24	2	3	8	2	6	40	4	7	35	2	2	0	20	23	5	327	

¹ Represents all agent States receiving less than 4,000 claims in the quarter.² Excludes Indiana for March 1946; data not reported.³ Includes the following claims received from Canada: California, 9; Connecticut, 1; Illinois, 2; Minnesota, 15; New York, 40; Ohio, 8; Pennsylvania, 1; Washington, 8; Wisconsin, 1.

almost doubled, and Colorado, Georgia, Hawaii, North Dakota, Oklahoma, and Virginia reported increases of 40-49 percent. The smallest increase—7.7 percent—occurred in Indiana.

Interstate continued claims represented less than half of 1 percent of all continued claims. California, New York, and Pennsylvania were the only States receiving more than 2,000 interstate claims as liable State, and Hawaii, Kentucky, Michigan, and Puerto Rico received no such claims.

Nonfarm Placements

Nonfarm placements totaled 461,000 in April, 10 percent more than in March and the largest monthly number since November 1945. Only 6 States reported fewer placements than in March, with the largest decrease—6 percent—in Missouri. Distribution of placements by industry was about the same as in March.

Veterans' placements reached a new high of 185,000 and constituted two-fifths of all placements and more than

half (56 percent) of all male placements. Only 6 States reported that less than half of all their male placements were those of veterans.

Placements of women were slightly fewer than in March for the country as a whole. Of the 33 States which reported slight increases, only 15 had increases of 10 percent or more; in the preceding month, 29 of the 42 States with increases reported gains of more than 10 percent. A further indication of the withdrawal of women from

Table 8.—Claims and payments for veterans' unemployment allowances, March 1946¹

State ²	Initial claims	Continued claims		Weeks compensated	Average weekly number of veterans ³	Payments
		Total	Because of illness or disability			
Total.....	801,316	7,352,690	52,403	7,429,178	1,507,219	\$148,957,880
Alabama.....	11,744	123,206	652	128,415	23,019	2,565,396
Alaska.....	229	1,377	1	1,329	270	26,632
Arizona.....	4,432	25,485	359	25,433	4,783	507,092
Arkansas.....	8,479	118,509	948	126,689	28,198	2,529,969
California.....	63,762	416,335	3,021	420,591	94,056	8,377,377
Colorado.....	6,352	39,680	145	39,540	6,825	785,825
Connecticut.....	13,811	109,135	1,056	112,240	22,843	2,240,643
Delaware.....	1,563	15,594	32	15,624	3,567	310,810
District of Columbia.....	4,827	22,468	346	24,126	4,286	480,705
Florida.....	9,402	59,183	421	57,495	12,789	1,255,124
Georgia.....	13,821	153,992	845	160,290	21,959	3,200,574
Hawaii.....	104	299	4	306	61	6,005
Idaho.....	1,801	15,002	96	14,989	1,850	297,907
Illinois.....	43,107	324,009	1,094	344,284	77,445	6,842,485
Indiana.....	21,777	200,532	594	169,369	28,936	4,035,748
Iowa.....	9,285	98,680	398	99,243	16,487	1,972,743
Kansas.....	9,378	76,989	633	77,197	15,626	1,534,972
Kentucky.....	13,938	173,613	391	167,790	13,829	3,351,504
Louisiana.....	13,324	91,489	220	76,433	1,524,807	1,524,807
Maine.....	6,214	46,437	269	49,403	10,064	983,988
Maryland.....	9,729	105,044	362	105,044	23,253	2,094,216
Massachusetts.....	34,900	325,570	1,730	341,223	70,010	6,802,821
Michigan.....	39,518	464,459	3,217	458,136	85,743	9,131,883
Minnesota.....	14,650	100,392	363	102,941	38,752	3,639,633
Mississippi.....	4,585	68,047	696	54,297	10,832	1,083,164
Missouri.....	22,150	236,599	990	227,918	53,100	4,540,771
Montana.....	3,385	30,011	319	29,868	6,287	595,380
Nebraska.....	3,055	30,010	*200	21,314	3,999	423,163
Nevada.....	780	3,429	26	3,519	762	69,955
New Hampshire.....	3,264	22,183	250	18,448	3,516	367,423
New Jersey.....	32,736	324,204	1,876	310,947	58,630	6,209,624
New Mexico.....	2,937	24,814	112	25,542	4,989	509,897
New York.....	115,714	896,757	8,769	942,095	214,009	18,792,176
North Carolina.....	12,789	101,078	1,690	98,230	19,268	1,959,159
North Dakota.....	2,038	19,187	131	17,982	3,651	357,441
Ohio.....	32,425	320,004	1,622	313,457	43,913	6,243,963
Oklahoma.....	11,774	101,436	427	97,473	21,492	1,944,289
Oregon.....	8,767	88,351	329	61,652	11,993	1,225,544
Pennsylvania.....	65,923	837,504	6,368	829,108	185,359	16,567,033
Puerto Rico.....	6,256	89,907	1,811	94,230	21,624	1,883,632
Rhode Island.....	4,431	35,555	292	35,480	8,171	708,175
South Carolina.....	7,205	67,777	1,356	60,350	12,215	1,204,298
South Dakota.....	1,606	12,075	15	13,935	2,390	277,189
Tennessee.....	15,882	172,718	879	166,838	46,838	3,729,252
Texas.....	31,239	310,454	3,303	299,266	58,220	5,377,745
Utah.....	3,599	31,373	57	33,333	6,127	662,548
Vermont.....	1,610	12,428	91	12,261	2,504	243,115
Virginia.....	9,457	91,756	1,927	96,295	16,266	1,971,601
Washington.....	10,307	70,899	141	76,991	14,386	1,530,372
West Virginia.....	15,375	169,387	574	168,235	28,782	3,361,034
Wisconsin.....	15,928	122,328	864	126,957	27,684	2,521,712
Wyoming.....	962	4,940	73	5,027	874	99,472

¹ Represents activities under provisions of title V of the Servicemen's Readjustment Act of 1944; excludes data for self-employed veterans.

² Includes Puerto Rico.

³ Represents average weekly number of veterans paid readjustment allowances during weeks ended in month.

⁴ Break-down estimated by Readjustment Allowance Service, Veterans Administration.

Source: Data reported to Readjustment Allowance Service, Veterans Administration, by unemployment compensation agencies in 48 States, the District of Columbia, Alaska, and Hawaii, and by Veterans Administration for Puerto Rico.

Table 9.—Nonfarm placements by State, April 1946

U. S. Employment Service region and State	Total	Women	Veterans ¹
Total.....	460,628	131,671	185,242
Region I:			
Connecticut.....	7,883	3,049	2,824
Maine.....	2,622	518	1,188
Massachusetts.....	9,005	3,054	3,801
New Hampshire.....	2,045	456	931
Rhode Island.....	2,016	655	844
Vermont.....	1,007	202	600
Region II:			
New York.....	59,402	28,887	15,220
Region III:			
Delaware.....	1,018	306	376
New Jersey.....	12,766	5,412	3,937
Pennsylvania.....	21,964	6,757	10,293
Region IV:			
District of Columbia.....	3,224	968	1,005
Maryland.....	5,225	1,143	2,343
North Carolina.....	9,960	2,310	4,577
Virginia.....	8,289	2,182	3,257
West Virginia.....	3,038	1,200	1,006
Region V:			
Kentucky.....	3,581	975	1,515
Michigan.....	16,495	2,904	8,204
Ohio.....	26,260	6,843	10,066
Region VI:			
Illinois.....	15,383	4,284	7,522
Indiana.....	8,550	2,630	3,302
Wisconsin.....	9,911	2,631	5,062
Region VII:			
Alabama.....	15,342	3,491	5,615
Florida.....	11,368	3,688	4,854
Georgia.....	10,761	2,385	4,536
Mississippi.....	4,161	1,009	1,952
South Carolina.....	4,916	1,132	2,174
Tennessee.....	8,296	2,506	3,114
Region VIII:			
Iowa.....	7,325	1,459	4,195
Minnesota.....	9,901	1,683	4,966
Nebraska.....	3,585	526	1,668
North Dakota.....	1,694	289	706
South Dakota.....	1,339	166	738
Region IX:			
Arkansas.....	7,628	2,251	2,582
Kansas.....	5,797	1,214	2,649
Missouri.....	9,674	2,803	3,861
Oklahoma.....	9,471	2,160	3,655
Region X:			
Louisiana.....	5,556	1,178	2,573
New Mexico.....	2,466	369	1,339
Texas.....	35,273	8,491	14,297
Region XI:			
Colorado.....	5,362	834	2,324
Idaho.....	3,037	492	1,517
Montana.....	2,004	226	984
Utah.....	2,387	461	1,140
Wyoming.....	1,124	136	519
Region XII:			
Arizona.....	3,803	892	1,585
California.....	38,771	10,731	15,823
Nevada.....	2,224	575	662
Oregon.....	7,698	1,383	3,305
Washington.....	10,121	1,816	4,106

¹ Represents placements of veterans of all wars.

Source: Department of Labor, U. S. Employment Service.

the active labor market and of the entry of more men, probably veterans, into the competition for jobs is found in the fact that placements of women

were a smaller proportion of all placements—29 percent—in April than in March—31 percent—or in April 1945—32 percent. In actual number,

placements of women totaled a little more than two-fifths those a year earlier; in 33 States placements were less than half the April 1945 number.

Old-Age and Survivors Insurance

Monthly Benefits in Current-Payment Status, April 1946

With this issue, the form in which data on benefit operations during the month are reported in the **BULLETIN** has been revised (table 1) to place the emphasis on the beneficiaries actually receiving benefits and the amount of their benefits. Since the determination whether a benefit is reported in deferred-payment status or suspended-payment status in any one month is essentially an administrative function, dependent on various factors in addition to the basic fact of whether the beneficiary or the person on whose wage records the specific benefit is based has returned to cov-

ered employment, it was decided to continue presenting information on number and amount of all benefits in force and on awards and entitlements during the month but to inaugurate a time series on benefits in current-payment status as of more general significance.

At the end of April, more than 1.4 million benefits were in current-payment status at a monthly rate of \$27 million; a year earlier, there were 1.1 million beneficiaries and the monthly rate was \$19 million. All types of benefit shared in the increase. Primary benefits rose almost 50 percent in both number and amount.

Number of Potential or Actual Beneficiaries as of December 31, 1945

More than 1.4 million persons aged 65 or over had enough quarters of coverage to be fully insured at the end of 1945, according to estimates made by the Bureau of Old-Age and Survivors Insurance. Some 430,000 of them had aged wives who could qualify for wife's benefits. Less than half the 1.4 million had established their entitlement by filing claims; in other words, benefits were in force at the end of December for 611,000 primary beneficiaries. For about 15 percent of them, however, benefits were being withheld because they were working in covered employment or for some other reason. Probably a large proportion of the others who were eligible

Table 1.—Monthly benefits in current-payment status¹ at the end of the month, by type of benefit and month, April 1945–April 1946, and monthly benefit actions, by type of benefit, April 1946
[Amounts in thousands; data corrected to May 15, 1946]

Item	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Monthly benefits in current-payment status at end of month:														
1945														
April.....	1,053,933	\$19,167.4	411,846	\$9,822.1	126,091	\$1,598.3	332,657	\$4,125.7	76,795	\$1,548.3	101,161	\$2,002.6	5,383	\$70.3
May.....	1,070,975	19,663.4	430,926	10,060.3	129,126	1,639.5	341,133	4,233.2	79,112	1,594.5	104,184	2,064.1	5,494	71.8
June.....	1,106,002	20,162.6	430,723	10,310.6	132,155	1,680.6	348,413	4,324.1	81,500	1,642.4	107,597	2,131.7	5,614	73.4
July.....	1,128,103	20,609.3	440,902	10,575.6	135,493	1,725.5	351,905	4,361.2	83,711	1,686.8	110,371	2,185.5	5,721	74.7
August.....	1,150,767	21,070.9	451,662	10,852.8	138,700	1,769.4	356,318	4,416.1	85,666	1,726.9	112,603	2,229.7	5,818	76.0
September.....	1,180,021	21,648.4	464,720	11,186.7	142,736	1,823.3	364,319	4,521.9	87,461	1,763.5	114,875	2,275.8	5,910	77.2
October.....	1,218,023	22,414.2	482,989	11,660.7	148,378	1,899.3	374,145	4,651.8	89,473	1,804.8	117,029	2,319.1	6,009	78.5
November.....	1,255,792	23,164.5	501,786	12,131.6	154,101	1,974.1	383,054	4,767.9	91,715	1,851.0	119,013	2,359.9	6,123	80.0
December.....	1,288,107	23,801.1	518,234	12,538.2	159,168	2,039.9	390,134	4,857.5	93,781	1,893.1	120,581	2,391.4	6,209	81.1
1946														
January.....	1,324,496	24,573.0	538,006	13,057.9	164,909	2,119.4	397,062	4,948.3	96,105	1,941.0	122,121	2,424.3	6,293	82.2
February.....	1,362,473	25,374.3	558,757	13,599.7	171,057	2,203.7	404,092	5,040.5	98,531	1,989.9	123,670	2,457.3	6,366	83.2
March.....	1,403,698	26,232.6	581,084	14,171.8	177,795	2,293.6	411,429	5,138.2	101,409	2,048.1	125,515	2,496.3	6,466	84.5
April.....	1,441,074	26,976.7	600,759	14,657.3	183,570	2,368.3	419,153	5,236.3	104,035	2,101.2	126,989	2,527.9	6,568	85.7
Monthly benefit actions, April 1946:														
In force ² beginning of month.....	1,583,125	29,822.7	671,825	16,367.3	199,049	2,561.7	438,852	5,470.3	103,101	2,081.7	163,742	3,256.1	6,556	85.6
Benefits awarded in month.....	52,654	1,049.9	26,212	658.0	8,513	110.8	10,658	135.2	3,069	61.5	4,054	82.2	148	1.9
Entitlements terminated ³	11,820	214.3	3,901	94.7	1,933	24.3	3,337	43.0	413	8.1	2,190	43.5	46	.7
Net adjustments ⁴	46	13.1	—33	8.5	—18	1.1	66	2.2	—	—	26	1.2	—	(⁵)
In force end of month.....	1,624,005	30,671.3	694,103	16,939.0	205,611	2,649.3	446,239	5,564.6	105,763	2,135.5	165,632	3,296.0	6,657	86.8

¹ Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount which is less than current month's benefit.

² Represents total benefits awarded (including benefits in current, deferred, and conditional-payment status) after adjustment for subsequent changes in number and amount of benefits (see footnote 4) and terminations (see footnote 3), cumulative from January 1940.

³ Benefits are terminated when a beneficiary dies or loses entitlement to benefits for the reasons specified in 1939 amendments, sec. 202.

⁴ Adjustments result from operation of maximum and minimum provisions of 1939 amendments, sec. 203 (a) and (b), and from other administrative actions.

⁵ Minus; less than \$50.

but had not filed for benefits refrained from filing because they were still working in covered employment. The 518,000 primary beneficiaries actually receiving payments in December—85 percent of the primary beneficiaries on the benefit rolls—represented only 36 percent of the aged workers estimated as eligible for benefits in that month.

Forty percent of all benefits in current-payment status were for beneficiaries under age 65. About one-fourth of them were young widows who had in their care entitled children of deceased workers.

The monthly benefit amount payable to a retired male worker at the end of 1945 averaged almost \$25. For aged women workers who qualified for benefits in their own right and for widows the average was about \$5 less.

During the 6 years in which benefits have been paid, monthly benefit certifications totaled \$844.1 million. More than half of this amount was for primary benefits, one-fifth for child's benefits, and one-tenth for widow's current benefits.

Family Benefits in Current-Payment Status, December 31, 1945

At the end of 1945, monthly benefits were in current-payment status for at least 1 member of 837,200 families, of which 518,200 were families of retired workers and 319,000 represented families of deceased workers (table 3). Survivor families constitute a higher proportion of all families with benefits in current-payment status than of all families for which benefits are in force. If a primary beneficiary has his benefit withheld because of employment, the benefits of his dependents are also withheld, while in survivor families the withholding of one person's benefits does not affect payment of benefits to other members of the family.

For families of retired workers the average benefits in current-payment status were somewhat larger than at the end of 1944, mainly because the average amount of benefits awarded during the year was larger but partly because recomputation of the primary benefit for a worker who earned wages after entitlement also increased the average somewhat.

Average benefits for aged widows and parents, when rounded to the

nearest ten cents, were the same as a year earlier. For families consisting of a widow and two or more children in current-payment status the average benefit increased. There was a decrease in the average amount for a widow and one child, probably because

of the large number of such claims arising from war deaths of young workers with low wage records. Average benefits for a widowed mother and children ranged from \$34.10 for a widow with one child to \$50.40 for a widow with three or more children.

Table 2.—Number of potential or actual beneficiaries as of December 31, 1945, and payments certified during specified periods

[Corrected to May 24, 1946]

Potential or actual beneficiaries	Number of beneficiaries as of Dec. 31, 1945 (in thousands)			Average benefit amount (current-payment status)	Benefit payments certified (in millions)	
	Eligible to receive benefits	Eligible but not actually receiving benefits ¹	Actually receiving benefits (current-payment status) ²		In December 1945 ³	Cumulative to Dec. 31, 1945
Total.....	(4)	(4)	1,288.1	-----	\$ 25.2	\$ 844.1
Individuals aged 65 and over.....	(4)	(4)	777.4	-----	17.5	580.3
Fully insured workers eligible for primary benefits.....	1,425	907	518.2	\$24.19	13.2	451.3
Male.....	1,262	815	447.3	24.94	11.8	400.6
Female.....	163	92	71.0	19.51	1.4	50.7
Wives of workers eligible for primary benefits.....	430	271	159.2	12.82	2.2	71.7
Widows of deceased fully insured workers.....	(4)	(4)	93.8	20.19	2.0	54.2
Parents of deceased fully insured workers.....	(4)	(4)	6.2	13.06	.1	3.1
Individuals under age 65.....	(4)	(4)	510.7	-----	7.8	263.8
Children of workers eligible for primary benefits.....	(4)	(4)	13.4	11.74	.2	7.2
Children of deceased insured workers.....	(4)	(4)	376.7	12.48	5.0	165.6
Widowed mothers caring for children of deceased insured workers.....	(4)	(4)	120.6	19.83	2.6	91.0

¹ Includes fully insured workers aged 65 or over who have not yet been awarded primary benefits, generally because still working in covered employment, and their wives, and individuals on the benefit rolls whose benefits are currently withheld because of employment or for some other reason.

² Represents individuals on the benefit rolls whose benefits are not currently withheld.

³ Includes retroactive payments.

⁴ Not available.

⁵ Excludes \$1.9 million lump-sum death payments under 1939 amendments.

⁶ Excludes \$103.0 million lump-sum death payments under 1939 amendments and \$28.8 million lump-sum payments (including death payments and payments to covered workers at age 65) under the 1935 act.

Table 3.—Monthly family benefits for beneficiaries actually in receipt of benefits as of December 31, 1945

[Estimated from a 20-percent sample. Average benefits shown to the nearest ten cents. Data corrected to May 24, 1946]

Family classification of beneficiaries	Number of families (in thousands)	Number of beneficiaries (in thousands)	Average family benefit
Total.....	837.2	1,288.1	-----
Families of workers in receipt of benefits.....	518.2	690.9	-----
Worker only.....	349.3	349.3	\$23.50
Male.....	278.3	278.3	24.50
Female.....	71.0	71.0	19.50
Worker and wife.....	159.1	318.1	38.50
Worker and 1 or more children.....	9.8	23.1	40.20
Worker, wife, and 1 or more children.....	.1	.3	(1)
Families of beneficiaries surviving deceased insured workers.....	319.0	597.3	-----
Widow only ¹	98.6	98.6	20.20
Widowed mother and 1 child.....	61.8	123.6	34.10
Widowed mother and 2 children.....	34.9	104.6	47.70
Widowed mother and 3 or more children.....	19.1	77.6	50.40
Children only.....	98.9	188.7	22.60
One or more parents, aged 65 or over.....	5.7	6.2	14.10

¹ No average shown because based on too few cases.

² Represents 93,700 families with widow aged 65 or over entitled to widow's benefit and 4,900 families of younger widows and children in which the ben-

efit of the mother is in current-payment status and the child's benefit in deferred or conditional-payment status.

Public Assistance

Program Operations

In April, for the first time since VJ-day, the general assistance load declined (3.4 percent), after having increased for 7 months at a sharper rate than that of the other types of assistance. Fewer cases of general assistance were aided in 30 of the 46 reporting States. In Michigan, New Hampshire, and South Dakota the drop was about 11 percent; the largest increase, on the other hand, was only 7.4 percent, in Alabama.

Information collected by 19 large cities indicates that the number of cases opened for general assistance in April dropped sharply from the March figure while the number of cases closed increased for the fourth successive month. This rise in closings would not have occurred except for the fact that closings more than doubled in Detroit. The improved employment situation resulting from

settlement of the automobile strike was undoubtedly responsible, in large measure, for the increase in closings in that city.

Chart 1.—Recipients and assistance payments, January 1940–April 1946

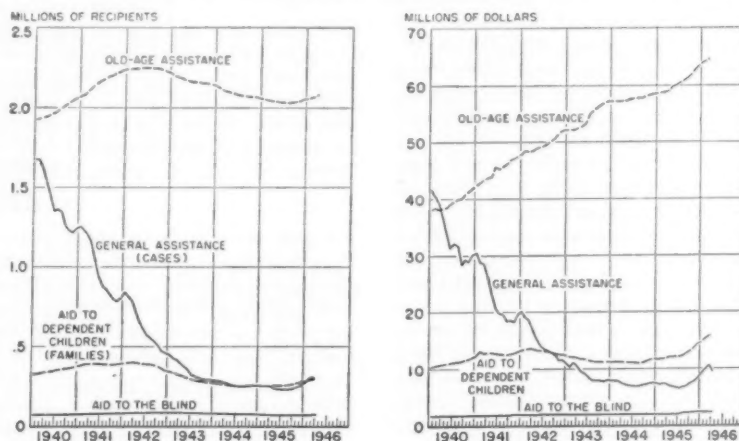


Table 1.—Public assistance in the United States, by month, April 1945–April 1946¹

Month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance
			Families	Children					Families	Children		
Number of recipients												
Percentage change from previous month												
1945												
April		2,044,062	256,034	646,729	71,446	251,000		-0.2	(?)	+0.1	-0.2	-2.5
May		2,040,661	255,983	646,828	71,254	237,000		-2	(?)		-3	-5.7
June		2,038,395	255,675	646,808	71,143	234,000		-1	-0.1	(?)	-2	-1.4
July		2,034,531	254,310	644,088	70,935	231,000		-2	-5	-4	-3	-1.3
August		2,033,135	255,114	647,187	70,850	229,000		-1	+3	+5	-1	-9
September		2,034,541	258,589	657,861	70,654	232,000		+1	+1.4	+1.6	-3	+1.3
October		2,039,661	263,003	669,317	70,699	239,000		+3	+1.7	+1.7	+1	+3.2
November		2,047,405	268,213	683,899	70,886	242,000		+4	+2.0	+2.2	+3	+1.3
December		2,055,851	274,300	701,803	71,453	256,000		+4	+2.3	+2.6	+8	+5.5
1946												
January		2,059,312	279,881	716,660	71,654	274,000		+2	+2.0	+2.1	+3	+7.3
February		2,062,679	286,231	733,632	72,041	293,000		+2	+2.3	+2.4	+5	+6.6
March		2,071,092	292,741	751,839	72,352	302,000		+4	+2.3	+2.5	+5	+3.2
April		2,088,025	300,936	772,570	72,738	292,000		+8	+2.8	+2.8	+5	-3.4
Amount of assistance												
Percentage change from previous month												
1945												
April	\$80,192,455	\$59,062,140	\$11,987,848	\$2,117,467	\$7,025,000		-0.2	+0.4	+0.7		-0.1	-6.1
May	80,890,492	59,825,582	12,037,783	2,124,127	6,903,000		+9	+1.3	+4		+3	-1.7
June	81,123,746	60,047,047	12,133,574	2,147,125	6,796,000		+3	+4	+8		+1.1	-1.6
July	81,399,186	60,536,297	12,091,159	2,153,730	6,618,000		+3	+8	+3		+3	-2.6
August	82,321,517	60,943,111	12,260,634	2,278,772	6,839,000		+1.1	+7	+1.4		+5.8	+3.3
September	83,243,795	61,393,799	12,654,076	2,305,920	6,890,000		+1.1	+7	+3.2		+1.2	+7
October	85,196,850	62,137,738	13,171,371	2,346,741	7,541,000		+2.3	+1.2	+4.1		+1.8	+9.4
November	86,660,758	62,828,837	13,772,103	2,364,818	7,695,000		+1.7	+1.1	+4.6		+8	+2.0
December	88,428,913	63,361,293	14,278,421	2,395,190	8,394,000		+2.0	+8	+3.7		+1.3	+9.1
1946												
January	90,346,718	63,962,322	14,726,462	2,402,934	9,255,000		+2.2	+9	+3.1		+3	+10.3
February	92,070,048	64,418,197	15,272,901	2,426,850	9,952,000		+1.9	+7	+3.7		+1.0	+7.5
March	93,616,319	64,877,555	15,772,377	2,443,387	10,523,000		+1.7	+7	+3.3		+7	+5.7
April	93,567,521	65,444,935	16,195,053	2,462,533	9,465,000		-1	+7	+2.7		+8	-10.1

¹ Partly estimated and subject to revision. Excludes programs administered without Federal participation in States administering such programs concurrently with programs under the Social Security Act.

² Decrease of less than 0.05 percent.

³ Increase of less than 0.05 percent.

blind were less than 1 percent. Both the number of families and number of children receiving aid to dependent children rose 2.8 percent.

Total payments for old-age assistance, aid to dependent children, and aid to the blind rose by approximately the same proportion as case loads. In a number of States the trends in case loads and payments reflect not only changes in the economic situation of persons needing assistance but also the amount of money available for payments.

In Alabama and Georgia, additional funds made it possible to increase both case loads and payments in each of the special types of assistance. Louisiana likewise added recipients for whom payments had been delayed because of insufficient funds but found it necessary to reduce assistance by \$3.35 per person included in the assistance plan; payments were not reduced for recipients in boarding homes or in need of special diets. A flat reduction of \$1 per aged recipient was made in Texas. In Delaware the increase in the average payment for aid to dependent children represented a further restoration of an earlier cut.

Public Welfare in the Virgin Islands*

The Virgin Islands, which for nearly 30 years have been a possession of the United States, operated until 1943 a municipal poor relief system embodying many principles and policies inherited from the Danish administration. Under that administration, aid to the poor was an accepted responsibility of government. Major emphasis in poor relief was placed on money payments to persons in their own homes. Funds for the payments came partly through municipal appropriations from local tax revenues and partly from municipal trust funds. These trust funds—certain of which are still functioning—were established in a variety of ways, some from special taxes, some by direct grants from the Danish Government, and some by public subscriptions and private bequests.

In 1943 the Virgin Islands, with a population of about 27,000 persons,

enacted a Social Welfare Act providing for a uniform and modern system of public assistance and welfare services throughout the Islands. Passage of this act was stimulated by the hope that the titles of the Federal Social Security Act relating to public assistance and child welfare services would be extended to the Virgin Islands.¹

Under this legislation the Islands could benefit promptly from Federal grants-in-aid if they should be authorized by Congress. The act established the legal basis for a sound and comprehensive program of public welfare, but adequate funds have so far been lacking to implement the legislation in such a manner as to meet total need. Nevertheless, progress has been made in the administration of social welfare programs.

The 1943 act provides a public assistance fund for all the Virgin Islands and creates an Insular Department of Social Welfare charged with the duty of supervising the program. The Department is required to issue regulations governing employment of per-

*Based on a statement prepared by Roy W. Bornn, Director of Social Welfare for the Virgin Islands.

¹ On May 16, 1946, a bill—H. R. 6461—was introduced in Congress to include the Virgin Islands under titles I, IV, V, and X of the Social Security Act.

Table 2.—Old-age assistance: Recipients and payments to recipients, by State, April 1946¹

State	Number of recipients	Payments to recipients		Percentage change from—				State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	March 1946 in—		April 1946 in—				Total amount	Average	March 1946 in—		April 1946 in—	
				Number	Amount	Number	Amount					Number	Amount	Number	Amount
Total..	2,088,025	\$65,444,935	\$31.34	+0.8	+0.9	+2.2	+10.8	Mo.....	103,857	\$2,863,602	\$27.57	+0.8	+2.3	+3.1	+22.7
Ala.....	37,763	638,987	16.92	+7.5	+14.7	+19.2	+28.9	Mont.....	10,759	349,777	32.51	-1	+4	-6	+5.2
Alaska.....	1,357	55,164	40.65	+1.2	+2.4	+3.0	+23.0	Nebr.....	24,188	775,835	32.12	+2	+4	-6	+11.8
Ariz.....	9,617	372,623	38.75	+1.4	+1.4	+1.3	+1.9	Nev.....	1,940	75,170	38.75	+8	+9	+1.2	+2.2
Ark.....	26,578	448,385	16.87	+1.6	+2.0	-0.3	-12.1	N. H.....	6,583	204,188	31.02	+2	+8	+3	+5.5
Calif.....	160,811	7,640,809	47.51	+3	+3	+2.1	+2.5	N. J.....	22,988	758,458	33.07	-2	+4	-3.8	+1.1
Colo.....	40,537	1,681,219	41.47	-1	-1	-5	-1	N. Mex.....	6,475	202,104	31.21	+1.3	+1.5	+13.9	+9.9
Conn.....	14,525	598,646	41.21	+1.4	+3.2	+4.5	+17.9	N. Y.....	103,868	3,972,291	38.24	+2	+1	-4	+9.9
Del.....	1,198	22,558	18.83	-2	+4	+10.4	+10.4	N. C.....	32,703	451,647	13.81	(2)	+2	(2)	+12.9
D. C.....	2,308	77,561	33.61	+3	+3	-6.8	-5	N. Dak.....	8,695	301,800	34.71	+1	+6	-7	+4.1
Fla.....	44,611	1,347,755	30.21	+1.6	+2.1	+10.3	+15.9	Okla.....	116,355	3,668,799	31.53	+1	+6	-2.4	+3.7
Ga.....	68,643	869,886	12.67	+3.9	+11.5	+3.1	+15.1	Oreg.....	84,984	3,006,691	35.38	+1.1	+1.3	+9.6	+33.6
Hawaii.....	1,467	36,375	24.80	+3	+4	+2.4	+12.8	Pa.....	20,782	814,224	39.18	+3	+7	+4.6	+17.5
Idaho.....	9,828	321,865	32.75	+5	+8	+1.3	+9.7	R. I.....	85,345	2,633,205	30.85	+5	+5	+2.8	+7.2
Ill.....	124,834	4,211,859	33.74	+4	+8	+2.0	+8.9	S. C.....	22,540	361,078	16.02	+1.5	+1.7	+5.8	+20.6
Ind.....	54,162	1,426,508	26.34	(2)	+2	-3.1	+5	S. Dak.....	12,678	341,816	26.96	-1	+4	-5	+10.5
Iowa.....	48,378	1,622,805	33.54	-1	+5	-2.3	+4.8	Tenn.....	38,026	618,301	16.26	+5	+7	-1	+1.1
Kans.....	29,140	896,409	30.76	+6	+5	+3.7	+11.3	Tex.....	178,806	4,399,652	24.61	+1.1	-2	+5.6	+12.0
Ky.....	44,832	824,919	11.71	-3	+1	-9.1	-6.6	Utah.....	12,792	499,539	39.05	+1	+2	-1.3	+4.0
La.....	37,264	782,644	21.00	+3.3	-5.5	+2.3	-7.2	Vt.....	5,199	123,282	23.71	-1	-1.0	+3	+9.0
Maine.....	15,097	464,561	30.77	+2	+5	+1.0	+6.3	Va.....	14,889	226,608	15.22	-1.4	-1.4	-1.6	+0.3
Md.....	11,455	323,569	28.25	-2	(2)	-1.5	+1.2	Wash.....	64,794	3,443,361	53.14	+1.8	+8	+8.3	+51.7
Mass.....	78,729	3,638,808	46.22	+1.0	+1.4	+5.1	+13.8	W. Va.....	18,669	319,207	17.10	+9	+1.5	+5	+4.9
Mich.....	88,618	2,959,507	33.40	+5	+9	+4.7	+15.2	Wis.....	46,093	1,420,930	30.83	+3	+1.0	+1.5	+8.6
Minn.....	54,308	1,807,246	33.28	(2)	+7	-1.8	+9.5	Wyo.....	3,406	136,260	38.98	+2	+2	+3.5	+18.8
Miss.....	27,038	443,224	16.39	+5	+1.1	-2.4	+5.3								

¹ For definitions of terms see the *Bulletin*, July 1945, pp. 27-28. All data subject to revision.

² Increase of less than 0.05 percent.

sonnel on a merit basis, to establish standards for administering assistance and services, and to maintain

or supervise the administration of institutions for the aged, the handicapped, and children.

Under the supervision of the Insular Department, assistance and services are administered by the welfare de-

Table 3.—General assistance: Cases and payments to cases, by State, April 1946¹

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	March 1946 in—		April 1945 in—	
				Number	Amount	Number	Amount
Total ²	292,000	\$9,465,000	\$32.46	-3.4	-10.1	+16.0	+34.7
Ala.	3,996	60,055	15.03	+7.4	+10.7	+28.9	+39.0
Alaska	201	7,800	38.81	+4.1	+9.3	+54.6	+130.9
Ariz.	2,216	66,567	30.04	-2.3	-6.1	+38.4	+59.1
Ark.	2,697	32,052	11.88	-4.4	-3.6	+7.7	+2.6
Calif.	17,216	714,291	41.49	+4.0	-3.6	+49.6	+58.1
Colo.	3,359	116,945	32.86	-6	-9	+7.0	+14.3
Conn.	4,336	118,462	35.51	-5.4	-5.2	+34.0	+44.0
Del.	466	12,694	27.24	-8.3	-7.4	+38.3	+57.5
D. C.	764	29,324	38.38	+1.5	+6	+1.9	+8.4
Fla.	3,900	39,000					
Ga.	2,697	35,527	13.17	-3	+9	+1.9	+12.0
Hawaii	655	24,290	37.08	+1.2	+3.5	+23.6	+47.2
Idaho	521	12,531	24.05	+2.0	+1.8	-14.4	-1.0
Ill.	20,125	756,809	37.61	-3.4	-2.7	+15.8	+5.2
Ind.	10,135	215,192	21.23	-6.8	-18.9	+77.9	+76.3
Iowa	4,104	86,530	21.08	-3.8	-6.6	+3.2	+13.8
Kans.	3,612	120,464	33.35	-1.2	+2	+9.6	+25.8
Ky.	2,600	38,000					
La.	7,232	146,587	20.27	+6.6	-2.0	+6.5	+16.5
Maine	2,090	75,537	36.14	-3.1	-1.2	+5.0	+17.6
Md.	6,409	206,751	32.26	+1.3	-6.6	+35.9	+38.3
Mass.	14,691	498,496	35.38	-6.5	-15.0	+12.8	+25.5
Mich.	24,236	785,520	32.41	-10.7	-35.4	+133.2	+149.4
Min.	5,485	179,103	32.65	-3.8	-4.8	+5	+22.5
Miss.	378	3,361	8.89	+3.0	-13.5	+18.1	+22.4
Mo.	8,660	180,401	20.83	-2	+1.2	+2.5	-2.5
Mont.	1,150	29,643	25.78	+2.0	+2.7	-2.0	-3
Nebr.	1,820	41,632	22.87	-3.9	-5.4	+15.3	+32.2
Nev.	246	5,224	21.24	-4.7	+12.6	+33.0	+45.4
N. H.	1,123	33,886	30.17	-11.3	-1.3	-5.0	+7.7
N. J.	5,200	200,694	37.94	-3.5	-3.4	+12.2	+26.2
N. Mex.	1,351	23,798	17.62	-1.5	-1.5	+19.3	-4.7
N. Y.	39,563	1,937,178	48.96	-3.4	-6.1	+7.7	+17.0
N. C.	2,695	31,366	11.64	+1.5	(10)	+13.5	+26.5
N. Dak.	668	17,700	26.50	-5.3	-8.1	+2.1	+13.7
Ohio	16,536	554,360	33.52	-4.4	-6.0	+46.9	+77.5
Okla.	5,423	56,557	(11)	(11)	+9	(11)	+42.5
Oreg.	4,484	216,226	48.22	-4.0	-2.1	+17.1	+41.8
Pa.	27,351	800,889	29.28	-7.2	-23.0	+33.0	+69.4
R. I.	2,132	89,684	41.67	-5	-6.6	+17.2	+40.3
S. C.	3,441	45,747	14.17	+2.8	+5.3	+28.3	+64.1
S. Dak.	815	17,699	19.81	-11.2	-10.4	-13.7	-13.3
Tenn.	1,400	12,700					
Tex.	3,000	50,000					
Utah	1,725	77,435	44.89	-1	-7	+21.4	+33.4
Vt.	858	21,389	24.93	-1.4	-8.1	+4.3	+16.2
Va.	3,297	59,523	18.05	+6	+8	+4.9	+18.6
Wash.	8,437	428,710	50.81	-6.5	-7.2	+60.0	+45.5
W. Va.	4,880	78,489	16.08	+9	-2.1	+5.1	+2.6
Wis.	5,016	163,015	32.50	-9	-8.2	+5.8	+45.1
Wyo.	358	12,709	35.50	+3	+4.2	+6	+23.9

¹ For definitions of terms see the *Bulletin*, July 1945, pp. 27-28. All data subject to revision.

² Partly estimated; does not represent sum of State figures because total excludes payments for, and an estimated number of cases receiving, medical care, hospitalization, and burial only in Indiana and New Jersey, and an estimated duplication of cases in Oklahoma.

³ State program only; excludes program administered by local officials.

⁴ Based on actual reports including an estimated 96 percent of cases and 97 percent of payments.

⁵ Estimated.

⁶ Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represent 60 percent of total.

⁷ Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

⁸ Excludes a few cases and a small amount of local funds not administered by State agency.

⁹ Includes cases receiving medical care only; number believed by State agency to be insignificant.

¹⁰ Increase of less than 0.05 percent.

¹¹ Represents 3,538 cases aided by county commissioners and 1,725 cases aided under program administered by State Board of Public Welfare; amount of duplication believed to be large; average per case and percentage change in number of cases cannot be computed.

Table 4.—Aid to the blind: Recipients and payments to recipients, by State, April 1946¹

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	March 1946 in—		April 1945 in—	
				Number	Amount	Number	Amount
Total	72,738	\$2,462,533	\$33.85	+0.5	+0.8	+1.9	+16.3
Total, 47 States ²	56,796	1,856,212	32.68	+7	+9	+2.0	+11.6
Ala.	841	14,764	17.56	+3.7	+9.4	+10.5	+22.6
Ariz.	512	23,961	46.80	+2.8	+2.5	+16.9	+19.6
Ark.	1,162	21,814	18.77	+1.7	+2.1	-6.4	-11.9
Calif.	5,743	333,121	58.00	+9	+9	+4.4	+27.0
Colo.	446	16,314	36.58	+1.4	+1.7	-7.5	-7.3
Conn.	137	5,224	38.13	+7	-2.5	+4.6	+9.4
Del.	40	1,221	(3)	(3)	(3)	(3)	(3)
D. C.	198	7,294	36.84	+2.1	+1.9	-5.3	-6
Fla.	2,325	73,031	31.41	-1	+7	+2.7	+7.9
Ga.	2,080	31,820	15.45	+2.3	+8.4	+1.8	+11.5
Hawaii	63	1,688	26.79	(3)	(3)	(3)	(3)
Idaho	200	7,004	35.02	0	+2.1	-2.4	+7.6
Ill.	5,016	175,750	35.04	-6	-2	-3.3	+1.7
Ind.	1,920	56,534	29.44	-4	-3	-6.7	-7.9
Iowa	1,212	46,302	38.20	+7	+1.9	-4.7	+10.4
Kans.	1,065	36,020	33.82	+1.2	+2.1	+1.4	+11.6
Ky.	1,552	20,542	13.24	-2	+1	-2.0	+3
La.	1,382	33,567	24.29	+1.8	-5.5	+2	-9.8
Maine	789	25,054	31.75	-5	-3	-3.8	+1.4
Md.	446	14,191	31.82	+9	+1.3	+1.4	+6.7
Mass.	1,049	49,314	47.01	+3	+7	+9.4	+17.7
Mich.	1,320	47,567	36.04	+8	+1.0	+6.1	+11.7
Min.	941	37,411	39.76	+1	+1.6	-2	+6.8
Miss.	1,533	34,909	22.77	+1.1	+1.4	+5.4	+8.7
Mo.	786	83,580	30.00	-2.8	-2.8	-4.6	+14.5
Mont.	344	12,231	35.56	-6	-5	+8.9	+17.7
Nebr.	435	14,136	32.50	+5	+8.8	-2.9	+9.1
Nev.	27	1,258	(3)	(3)	(3)	(3)	(3)
N. H.	285	9,119	32.00	+1.4	+2.9	+4.4	+10.6
N. J.	550	19,155	34.83	+2.2	+1.7	+3.2	+8.7
N. Mex.	244	6,900	28.28	-8	-2	+4	-1.2
N. Y.	3,066	131,641	42.94	-1	+7	+5.3	+17.0
N. C.	2,543	53,399	21.00	+2.0	+2.6	+10.3	+28.9
N. Dak.	116	4,047	34.89	+1.8	+4.8	0	+8.0
Ohio	3,087	87,004	28.18	+2	+4	+1.3	+6.6
Okla.	1,963	71,712	36.53	+9	+9	+6.1	+23.0
Oreg.	369	17,605	47.71	+3	+6	-8	+2.6
R. I.	15,129	521,489	39.72	+7	+8	+2.9	+37.5
S. C.	1,07	3,685	34.44	+1.8	+2	(3)	(3)
S. Dak.	1,001	21,018	21.00	+1.1	+1.4	+10.1	+14.3
Tenn.	216	5,214	24.14	+5	+8	-1.8	+8.2
Tex.	1,549	30,941	19.97	-2	-2	+6	+4
Utah	4,775	125,100	26.20	+1.2	+1.9	+3.3	+11.4
Vt.	140	5,828	41.63	-7	+1.3	+10.2	+15.2
Va.	164	5,192	31.66	0	(9)	+10.1	+21.7
Wash.	969	18,382	18.97	+7	-2.0	+6	+6.3
W. Va.	629	36,753	58.43	+6	+1.0	+6.4	+57.3
Wis.	824	15,997	19.41	+4	+7	+6	-9.7
Wyo.	1,354	41,964	30.99	-7	+2	-5.1	+1.2
	114	4,772	41.86	+9	+2.0	0	+13.9

¹ For definitions of terms see the *Bulletin*, July 1945, pp. 27-28. Figures in italics represent programs administered without Federal participation. Data exclude program administered without Federal participation in Connecticut, which administers such program concurrently with program under the Social Security Act; see the *Bulletin*, April 1945, p. 25. Alaska does not administer aid to the blind. All data subject to revision.

² Under plans approved by the Social Security Board.

³ Not computed. Average payment not calculated on base of less than 50 recipients; percentage change, on less than 100 recipients.

⁴ Payments under approved plan first made in November 1945.

⁵ Represents statutory monthly pension of \$30 per recipient; excludes payments for other than a month.

⁶ Increase of less than 0.05 percent.

partments of the two municipalities—that of St. Thomas and St. John, and that of St. Croix. In both municipalities, public assistance is the principal welfare function. Assistance is provided in the form of monthly cash payments to the needy of all categories—the aged, blind, dependent children, and persons eligible for general assistance. In addition to the regular monthly payment, the departments furnish social case-work services, make special payments for medi-

cines and other emergency items, and distribute clothing and household supplies produced by the municipal relief projects which the departments sponsor. In St. Thomas—with finances supplied by the Community Chest—the department operates a home or housekeeping service for clients too feeble to do their own work. The Community Chest in St. Thomas also provides funds to supplement the municipal appropriation for assistance. In St. Croix the municipal de-

partment furnishes free rooms in government-owned quarters to a few public assistance recipients.

Any bona fide resident of the Islands is considered eligible for public assistance if he is without sufficient income to maintain a reasonable minimum standard of health and well-being. Evidence of actual residence in the Islands is sufficient for eligibility. Ownership of a home is not a bar to assistance. Though support is actively sought from legally responsible

Table 5.—Aid to dependent children: Recipients and payments to recipients, by State, April 1946¹

State	Number of recipients		Payment to recipients		Percentage change from—					
	Families	Children	Total amount	Average per family	March 1946 in—			April 1945 in—		
					Number of—		Amount	Number of—		Amount
					Families	Children		Families	Children	
Total	300,936	772,570	\$16,195,953	\$53.82	+2.8	+2.8	+2.7	+17.5	+19.5	+35.1
Total, 50 States ²	300,885	772,472	16,193,465	53.82	+2.8	+2.8	+2.7	+17.6	+19.5	+35.1
Alabama	6,596	18,257	185,746	28.29	+7.0	+6.1	+13.8	+30.2	+30.9	+46.6
Alaska	84	240	4,338	51.64	(³)	(³)	(³)	(³)	(³)	(³)
Arizona	1,749	5,084	70,112	40.09	+8.2	+8.9	+8.5	+21.8	+22.7	+23.9
Arkansas	4,277	11,422	119,027	27.83	+2.5	+2.9	+3.9	+10.0	+8.2	+12.5
California	7,582	19,289	674,750	88.99	+2.8	+2.7	+3.2	+16.5	+17.3	+28.9
Colorado	3,074	10,034	227,774	62.00	+3.0	+2.8	+3.6	+11.9	+11.3	+36.9
Connecticut	2,607	6,486	235,946	90.50	+3.7	+4.7	+32.4	+29.3	+29.3	+52.1
Delaware	272	782	20,320	74.71	+4.2	+4.1	+26.8	+1.5	+2.2	+17.0
District of Columbia	733	2,344	48,796	66.57	+2.2	+2.0	+21.8	+22.7	+34.2	+34.2
Florida	6,563	16,214	223,958	34.12	+5	+5	+8	+27.1	+27.5	+30.1
Georgia	4,500	11,355	120,296	26.73	+10.0	+10.5	+15.5	+12.6	+14.2	+20.8
Hawaii	610	1,922	42,950	70.41	+3.4	+3.4	+4.5	+19.1	+20.1	+44.7
Idaho	1,380	3,738	85,025	61.61	+3.1	+2.2	+4.7	+10.4	+8.5	+82.1
Illinois	21,564	52,176	1,450,997	67.29	+1.5	+1.5	+2.4	+8.9	+10.4	+47.8
Indiana	6,416	15,451	243,685	37.98	+1.7	+1.7	+2.4	+6.0	+7.0	+4.0
Iowa	3,526	9,054	118,962	33.74	+2.6	+2.6	+2.9	+13.2	+17.2	+40.4
Kansas	3,422	8,776	195,953	57.26	+2.8	+2.4	+4.6	+16.1	+17.9	+37.8
Kentucky	5,656	14,910	121,293	21.45	+2.7	+3.5	+2.7	+19.5	+17.2	+17.5
Louisiana	9,324	24,414	330,179	35.41	+6.6	+7.8	+2.8	+1.6	+3.4	+16.8
Maine	1,589	4,514	115,730	72.83	+1.6	+1.8	+2.2	+20.0	+21.1	+37.5
Maryland	3,687	10,619	139,698	37.89	+1.9	+1.6	+1.4	+29.2	+29.3	+30.8
Massachusetts	8,105	20,208	685,825	85.60	+1.0	+1.0	+1.3	+12.9	+14.4	+21.0
Michigan	16,281	39,012	1,122,339	68.97	+3.5	+3.4	+2.8	+29.0	+29.0	+48.6
Minnesota	5,077	12,876	272,445	53.66	+2.0	+1.9	+2.5	+3.8	+4.6	+33.7
Mississippi	3,275	8,623	86,138	26.30	+2.2	+2.2	+2.3	+16.1	+16.6	+18.3
Missouri	14,070	37,145	509,035	36.18	+4.4	+4.3	+4.6	+29.6	+34.0	+39.7
Montana	1,457	3,852	80,380	55.17	+2.5	+3.3	+4.2	+11.1	+16.1	+77.7
Nebraska	2,487	5,916	162,072	65.17	+3.0	+3.4	+4.1	+7.8	+9.4	+112.8
Nevada	81	98	1,888	57.13	(³)	(³)	(³)	(³)	(³)	(³)
New Hampshire	920	2,363	65,440	71.13	+3.1	+3.2	+2.0	+25.9	+30.0	+30.7
New Jersey	3,520	8,945	226,077	64.23	+9	+1.0	+1.3	+6.0	+8.4	+18.3
New Mexico	2,781	7,338	102,790	36.96	+1.5	+1.3	+1.0	+16.6	+10.9	+8.1
New York	27,632	67,023	2,265,167	81.98	+1.7	+1.1	+1.1	+47.7	+53.9	+63.6
North Carolina	6,404	17,326	178,318	27.84	+4	+1.0	+1.1	+4.4	+11.0	+20.5
North Dakota	1,476	4,135	88,774	60.14	+1.6	+2.0	+2.6	+1.5	+1.5	+8.8
Ohio	8,154	22,324	468,217	57.42	+1.8	+1.9	+1.4	+7.9	+8.8	+14.0
Oklahoma	18,395	44,902	644,168	35.02	+4.1	+3.9	+3.9	+25.9	+29.1	+32.3
Oregon	1,377	3,421	116,988	84.96	+3.3	+3.9	+4.4	+12.0	+14.6	+21.0
Pennsylvania	30,474	80,304	2,004,819	65.79	+2.7	+2.5	+1.9	+38.5	+37.3	+48.9
Rhode Island	1,713	4,373	116,740	68.15	+3.6	+2.3	+2.5	+41.0	+39.6	+42.2
South Carolina	4,144	12,102	96,907	23.38	+2.7	+2.1	+13.2	+12.8	+9.8	+9.8
South Dakota	1,642	3,998	64,496	39.28	+2.3	+2.4	+2.7	+13.1	+20.0	+13.3
Tennessee	11,648	30,780	368,042	30.74	+1.2	+1.1	+1.1	+5.2	+6.9	+7.4
Texas	8,290	20,325	232,082	28.00	+4.0	+4.4	+11.1	+24.2	+14.9	+2.1
Utah	2,048	5,522	154,775	75.57	+1.9	+2.3	+1.9	+10.8	+12.5	+13.5
Vermont	607	1,616	21,874	36.04	+2	+7	+1.1	+6.7	+10.4	+11.8
Virginia	3,812	10,891	130,624	34.27	+7	+9	+1.3	+9.2	+9.8	+28.5
Washington	4,880	12,020	488,010	100.00	+5.5	+5.2	+5.9	+41.4	+41.4	+62.1
West Virginia	7,733	21,543	243,096	31.44	+1.8	+1.8	+2.3	+9.8	+9.8	+5.1
Wisconsin	6,384	15,646	404,618	63.38	+2.2	+2.1	+1.3	+11.6	+11.6	+28.1
Wyoming	318	882	19,166	60.27	+3.2	+1.1	+2.0	+5.3	+5.4	+30.3

¹ For definitions of terms see the *Bulletin*, July 1945, pp. 27-28. Figures in italics represent program administered without Federal participation. Data exclude programs administered without Federal participation in Florida, Kentucky, and Nebraska, which administer such programs concurrently with pro-

grams under the Social Security Act; see the *Bulletin*, April 1945, p. 26. All data subject to revision.

² Under plans approved by Social Security Board.

³ Percentage change not computed on base of less than 100 families.

relatives, assistance is granted unless and until such aid actually becomes available.

The Social Welfare Act of the Virgin Islands does not organize assistance on a categorical basis but provides instead for aiding all persons in need. Thus needy aged persons, children, blind persons, and persons crippled or sick or prematurely aged by disease or malnutrition—all receive thoughtful and sympathetic consideration in the disbursement of the limited funds available for public assistance. Statistical records of the assistance granted are kept by "social security categories," though the aid is paid from the same appropriation without differentiation by program.

Though the aim of the municipal departments is to give assistance sufficient to meet the budget deficit in each case, insufficiency of funds has made it impossible to accept all eligible cases or to meet the full budget deficits of cases on the rolls. A year ago, when municipal appropriations for cash assistance were increased in St. Thomas and St. John, it was possible for the first time to institute a modified budgetary basis for determining the size of payments. Roughly, payments are now based on a total budget of \$6 a month for food and clothing, plus allowance for rent at the actual rate paid by the client but not to exceed \$4 a month. If the needy family has some income, the grant is reduced accordingly. The average monthly payment for all types of aid is \$5.38. In St. Croix even modified budgeting is not yet possible, and payments are still for the most part a flat amount of \$2.50 per month per person. For aid to dependent children, only \$2.50 is allowed to a family even if there are three or four children.

Type of assistance	Persons receiving assistance	Total amount of assistance	Average amount per person
All types of assistance.	1,049	\$4,190	\$3.99
Old-age assistance.....	543	2,440	4.49
Aid to dependent children.	292	715	2.45
Aid to the blind.....	37	154	4.16
General assistance.....	177	881	4.98

In February 1946 a total of 1,049 persons in the Virgin Islands were receiving assistance. Expenditures for public assistance amounted to

\$4,190, and the average payment per person was \$3.99.

In addition, an estimated 512 persons eligible for assistance under present standards are now unable to get it. Of these, 119 are aged persons, 340 are children, 5 are blind adults, and 48 are persons qualifying for general assistance. Some of the children counted above are in foster homes and would not be eligible for aid to dependent children under the Social Security Act.

The Virgin Islands present some special problems in meeting need. The wage structure is extremely low. For more than half a century the Islands have been suffering economic dislocations with frequent periods of mass unemployment. It is estimated that at least 45 percent of the population aged 65 years or over is in want. Among the children, serious need exists not only for assistance but also for social services. The proportion of unmarried mothers is relatively high both because of the poor living conditions and because of the perpetuation of slavery patterns which can be corrected only by intensive social education. Hundreds of children, in addition to those receiving or eligible for aid, are in broken families and would benefit from social services to prevent juvenile delinquency and to promote the welfare of children.

Despite relatively low resources, the Virgin Islands are probably making more than double the fiscal effort of the United States to finance their governmental services. Federal grants-in-aid for public assistance would enable the Islands greatly to strengthen their welfare program and to make further progress in meeting the needs of the population.

Public Welfare in Puerto Rico*

Puerto Rico, the most populous of the Territories and possessions of the United States, enacted an Insular Public Welfare Law in 1943.¹

*Based on a statement prepared by Cestina Zalduendo, Director, Division of Public Welfare, Department of Health, Puerto Rico.

¹ For a summary of the report of the Puerto Rican Social Security Commission on the need for this legislation see the *Bulletin*, May 1943, pp. 57-59.

The Division of Public Welfare, created by this law as one of three major divisions of the Department of Health, took over the functions of the Old-Age Assistance Commission, the Child Welfare Board, and the Bureau of Social Welfare of the Department of Health as well as the case load and applications of the Direct Relief Project of the Insular War Emergency Programs. The law also assigned new duties to the Division, which carries out its functions through three bureaus and four offices: the Bureau of Public Assistance, the Bureau of Child Welfare, the Bureau of Institutions, the Office of the Handicapped, the Office of In-Service Training, the Office of Research, Statistics and Education, and the Social Service Exchange.

Functions of Bureaus and Offices

The Bureau of Public Assistance receives applications for assistance and grants assistance to eligible cases under the island's programs of old-age assistance, aid to needy children, aid to the blind, and general assistance; it also gives assistance in cases of personal emergency and natural disaster. In addition, within the limitations of staff, the Bureau renders social services to public assistance cases and others in need of family welfare services. Other duties of the Bureau include the certification of economic eligibility for admission to the District Charity Hospitals and for treatment in the Cancer League, study of applications for admission to the Insular Home for the Blind, and investigation of inquiries from social agencies in the States and in foreign countries.

The Bureau of Child Welfare provides social services to children in their own homes; studies and makes recommendations on applications for admission to the Insular Homes for Boys and Girls and the Institute for Blind Children; studies and licenses foster homes and supervises children in such homes; supervises a "housekeeper's service"; authorizes and pays for psychiatric services to children; and fosters the understanding of child welfare needs and the creation of services to meet them.

The Bureau of Institutions administers eight public institutions—the Insular Home for Boys, Insular Home for Girls, Institute for Blind Children, Vocational Institute for the

Adult Blind, Insular Home for the Adult Blind, Juvenile Home, Insular Industrial School for Boys, and Insular Industrial School for Girls. Other functions assigned the Bureau, such as the supervision of private institutions caring for children, have been hampered or prevented by lack of personnel and funds.

The Office of the Handicapped is responsible for keeping registers of handicapped individuals in the island. So far, registers of the blind and deaf have been established. Among other duties, the Office directs a program of home teaching for the blind, supervises the technical aspects of academic and vocational programs of the institutions for the blind, carries on an educational campaign for the prevention of blindness and other handicapping conditions, refers handicapped individuals to the agencies best able to serve their needs, renders psychometric services, and fosters understanding of the problems of handicapped individuals and the creation of services for the handicapped.

The Offices of Research, Statistics and Education and of In-Service Training and the Social Service Exchange provide services designed to develop and strengthen the programs described above.

Insular Participation in Federal Programs

The Insular Public Welfare Law was so framed and policies of the Division of Public Welfare have been so established as to equip Puerto Rico for participation in the grants-in-aid programs of the Social Security Act. Puerto Rico is now operating programs of maternal and child health, child welfare services, and services for crippled children under title V of the act, and it receives grants for public health work and vocational rehabilitation, formerly administered under the Social Security Act. Congressional action will be necessary, however, before Puerto Rico can become eligible for Federal grants for public assistance, under titles I, IV, and X.

To prepare for the possibility of extension of the public assistance titles to Puerto Rico, the island's Bureau of Public Assistance has developed a handbook of standards and procedures to meet the conditions of the

act and the standards established by the Social Security Board. Not only are the conditions of eligibility for the special types of public assistance in conformity with the requirements of the act, but other conditions for approval of the public assistance plans are, in the main, met as well. The public assistance programs, for example, are in operation throughout the island, insular funds are available, a single agency of the insular government administers the programs, opportunity for a fair hearing is provided, personnel standards are established and maintained under the Civil Service Commission, a reporting system is maintained, and safeguards, with penalty for violation, have been established to restrict the use of information concerning applicants and recipients to purposes directly connected with the administration of assistance.

Determination of Need

As the basis for determining need, the Division of Public Welfare has devised a measuring rod to be used for all persons and families applying for assistance. The standard budget formulated for the island takes into consideration minimum needs for food, shelter, clothing, electricity, fuel, water, personal needs, and other household needs. Yet, for an old man living alone, \$15-18 a month is the most that is provided in the budget. These figures acquire fuller meaning if one realizes that the cost of food and other necessities in Puerto Rico is higher than the cost of identical goods in some of the States. Because of stringency of funds it is necessary to modify the standard budget in application.

In determining need the resources

available to the person or family applying for assistance are considered. The deficit between what the agency recognizes as the minimum needs of the applicant and the resources available to him determines whether he is eligible.

At the beginning of the program, assistance was given only to applicants who could not meet 60 percent of their minimum requirements. As the number of applications increased and funds for assistance remained unchanged, eligibility was limited to applicants who could not meet 30 percent of their minimum needs. In February 1946, it was necessary to change the limitation to 15 percent. Thus, only the neediest applicants in all communities of the island can be aided. A flat amount of only \$7.50 per month is allowed for all cases, and this sum is supposed to cover food, clothing, shelter, and basic personal requirements.

Extent of Need

In February, 33,936 cases, representing 72,026 persons and 30,498 families, were getting assistance (table 6). Only one check is paid to a family, although some families have members eligible for aid under two or more programs.

In addition, about 45,000 applications were pending, of which about 25,000 are eligible under current standards. These applications represent approximately 52,000 persons whose needs are not now being met. These figures, of course, greatly understate the extent of need in Puerto Rico. Employable persons are not covered at all by the assistance programs, though many persons are unemployed or have meager earnings.

Table 6.—Number of cases and persons in Puerto Rico receiving or eligible for assistance, by program, February 1946

Program	Receiving assistance		Additional number eligible but not receiving assistance		Total number eligible	
	Cases	Persons	Cases	Persons	Cases	Persons
Total, all programs.....	33,936	72,026	25,444	52,162	59,380	124,188
Total, special types of assistance.....	28,843	65,914	20,615	46,368	49,458	112,282
Old-age assistance.....	16,302	19,725	12,133	14,681	28,435	34,406
Aid to needy children.....	12,096	45,602	8,364	31,532	20,460	77,134
Aid to the blind.....	445	587	118	155	563	742
General assistance.....	5,093	6,112	4,829	5,794	9,922	11,906

Insular Efforts to Finance Public Assistance

Puerto Rico is making great efforts to finance its public welfare services. The present insular budget contains \$1.8 million for the Division of Public Welfare in addition to \$3 million for public assistance assigned to it through the Insular War Emergency Program. This sum is exclusive of amounts totaling approximately \$5 million, set aside by the Insular War

Emergency Program for day nurseries and milk stations, work relief, clothing distribution, and socio-economic surveys.

According to Dudley Smith of the Sugar Growers' Association, the per capita income of Puerto Rico in 1943 was only \$184, somewhat less than half that of the State with the lowest per capita income. In relation to its resources, Puerto Rico has probably made more effort to finance public

assistance than any of the States.

Most of the public health, education, and child welfare services programs now in operation in the island are less effective than they would otherwise be because of the extreme poverty of the population and the inadequacy of present funds for meeting need. If Puerto Rico were covered by the assistance provisions of the Social Security Act need could be met more fully.

Social and Economic Data

Social Security and Other Income Payments

All Income Payments to Individuals

Aggregate payments to individuals in April—\$13.1 billion—were 0.5 percent less than in March and 3.6 percent below the amount a year earlier (table 1). Of the six components in the series, only dividends and interest and social insurance and related payments were higher than in March; compared with levels a year earlier, April payments gained in all categories except compensation of employees and military and subsistence allowances. Social insurance and related payments continued to show the largest increase over the 13-month period; they were nearly triple the payments in April 1945, and constituted 4.3 percent of all income payments as compared with 1.4 percent a year earlier. Military and subsistence allowances continued downward and were less than half the amount in April 1945; the decline resulted from a drop in military allowances which more than offset a rise in subsistence allowances.

Social Insurance and Related Payments

Disbursements in April under the selected programs totaled \$478 million, nearly four times those a year earlier (table 2). Aggregate unemployment insurance payments declined for the first time since April 1945. Retirement and survivor payments continued upward and were 59

percent more than the amount a year earlier. Aggregate payments of all types represented 86 percent of all social insurance and related payments as estimated by the Department of Commerce, as compared with 62 percent of the total in April 1945.

Payments under State unemployment insurance laws declined 12 percent in April and would have dropped even further had it not been for the widespread industrial disturbances during the month. Disbursements in the first 4 months of this year exceeded the amount paid during the entire year of 1945 and were nearly three times those in January–April

Table 1.—Income payments to individuals, by specified period, 1936–46¹

[In millions; data corrected to June 7, 1946]

Year and month	Total ²	Compensation of employees ³	Entrepreneurial income, net rents, and royalties	Dividends and interest	Public aid		Social insurance and related payments ⁶	Military and subsistence allowances ⁷
					Work relief ⁴	Direct relief ⁵		
1936.....	\$68,024	\$40,027	\$13,003	\$9,785	\$2,155	\$672	\$955	-----
1937.....	72,365	44,689	14,162	9,891	1,639	836	1,020	-----
1938.....	66,135	40,845	12,369	8,233	2,094	1,008	1,529	-----
1939.....	70,793	43,870	13,441	8,891	1,870	1,071	1,616	-----
1940.....	76,210	48,218	14,313	9,175	1,578	1,097	1,801	-----
1941.....	92,710	60,262	18,599	9,761	1,213	1,112	1,744	-----
1942.....	117,311	79,970	23,933	9,771	586	1,061	1,844	\$136
1943.....	143,089	101,813	27,161	10,389	57	940	1,703	1,020
1944.....	156,721	112,043	28,017	11,195	-----	942	1,970	2,548
1945.....	160,607	111,360	29,894	12,304	-----	990	2,925	2,949
1946.....								
April.....	13,562	9,545	2,491	1,002	-----	80	194	250
May.....	13,538	9,486	2,504	1,012	-----	81	201	254
June.....	13,692	9,520	2,493	1,024	-----	81	208	258
July.....	13,622	9,509	2,479	1,032	-----	81	218	260
August.....	13,207	9,143	2,441	1,042	-----	82	225	260
September.....	12,817	8,797	2,359	1,051	-----	83	261	259
October.....	12,952	8,792	2,428	1,060	-----	85	328	254
November.....	13,192	8,895	2,551	1,068	-----	87	355	232
December.....	13,102	8,838	2,537	1,073	-----	88	371	192
1946.....								
January.....	13,069	8,648	2,626	1,079	-----	90	458	165
February.....	12,969	8,481	2,690	1,084	-----	92	486	134
March.....	13,141	8,670	2,631	1,091	-----	94	540	113
April.....	13,071	8,610	2,595	1,098	-----	93	557	109

¹ Compensation of employees; entrepreneurial income, net rents, and royalties; and dividends and interest adjusted for seasonal variation.

² Includes veterans' bonus; April payments were \$300,000.

³ Wage and salary payments minus deductions for employee contributions to social insurance and related programs. Includes industrial pensions, payments to the armed forces, and mustering-out pay.

⁴ Earnings of persons employed by NYA, WPA, and CCC.

⁵ Payments to recipients under 3 special public assistance programs and general assistance, value of food stamps under food stamp plan, and farm subsistence payments.

⁶ Payments of old-age and survivors insurance, railroad retirement, Federal, State, and local retirement, workmen's compensation, State unemployment insurance, railroad unemployment insurance, veterans' pensions and compensation, and readjustment allowances to unemployed and self-employed veterans.

⁷ Government portion of payments to dependents of members of the armed forces (portion deducted from military pay included under compensation of employees as part of military pay rolls), and subsistence allowances to veterans under the Servicemen's Readjustment Act of 1944.

Source: Department of Commerce, Bureau of Foreign and Domestic Commerce

Table 2.—Selected social insurance and related programs, by specified period, 1940-46

[In thousands; data corrected to June 7, 1946]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs				Readjustment allowances to self-employed veterans ¹²	
		Monthly retirement and disability benefits ¹				Survivor benefits						Rhode Island sickness compensation ¹⁰	State unemployment insurance laws ¹⁰	Service-men's Readjustment Act ¹¹	Railroad Unemployment Insurance Act ¹³		
						Monthly			Lump-sum ⁸								
		Social Security Act ²	Railroad Retirement Act ³	Civil Service Commission ⁴	Veterans Administration ⁵	Social Security Act ⁶	Railroad Retirement Act ³	Veterans Administration ⁷	Social Security Act	Railroad Retirement Act ³	Civil Service Commission ⁴	Veterans Administration ⁷					
Number of beneficiaries																	
1945																	
April		540.1	166.0	86.6	1,070.3	504.8	4.3	450.5	17.0	1.9	2.0	3.7	5.3	87.2	28.3	1.2	6.3
May		561.6	166.4	87.3	1,105.6	518.4	4.3	500.9	18.5	2.2	2.3	4.4	7.2	98.0	28.1	.8	8.9
June		574.7	167.1	88.0	1,144.2	531.3	4.4	537.3	17.0	1.9	2.0	4.6	7.1	129.4	31.8	.8	10.6
July		588.4	167.8	88.8	1,194.3	539.7	4.4	570.7	14.7	1.7	2.0	4.7	6.4	185.5	38.5	.6	11.9
August		602.5	168.5	89.4	1,245.8	548.3	4.4	600.8	14.7	1.7	1.8	4.7	6.8	230.5	44.1	1.2	12.4
September		619.9	169.5	89.9	1,309.3	560.1	4.4	628.8	12.1	1.8	1.4	4.7	5.0	612.1	73.2	2.1	12.3
October		643.2	170.5	90.9	1,389.8	573.8	4.4	656.1	17.1	1.5	1.7	5.0	4.9	1,271.7	122.9	6.8	12.6
November		669.1	171.8	91.7	1,464.8	586.7	4.4	680.2	12.8	1.4	1.3	4.1	4.5	1,313.5	217.7	9.3	13.5
December		690.9	172.9	92.5	1,533.6	597.3	4.4	697.5	13.2	1.3	.7	3.8	4.4	1,319.0	405.0	12.7	21.1
1946																	
January		716.7	174.2	93.7	1,620.7	607.8	4.4	725.0	17.8	1.8	2.6	4.5	4.4	1,625.0	697.4	21.9	44.0
February		743.9	175.7	94.5	1,714.5	618.6	4.5	736.9	15.0	1.5	1.7	4.0	4.5	1,632.0	1,071.1	40.3	63.2
March		773.3	177.4	95.7	1,866.5	630.4	4.5	751.0	15.9	1.8	1.5	5.3	4.7	1,591.8	1,505.1	51.0	141.9
April		799.1	178.6	96.8	1,984.7	641.9	4.5	766.0	17.0	2.0	1.5	4.6	5.3	1,394.0	1,628.8	51.7	233.0
Amount of benefits ¹⁴																	
1940	\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448	\$105,696	\$11,736	\$2,497	\$5,810	\$3,960	\$518,700	\$15,961			
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559	111,799	13,328	3,421	6,170	4,352	344,321	14,537			
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,903	111,193	15,038	4,114	6,108	4,120	344,084	6,268			
1943	921,463	97,257	125,785	72,961	331,350	57,763	1,704	116,133	17,830	5,560	7,344	4,350	79,643	917			
1944	1,119,684	119,009	129,707	78,081	456,279	76,942	1,765	144,302	22,146	6,591	7,863	4,784	5,035	62,385	\$4,113	582	\$102
1945	2,067,434	157,391	137,140	85,742	697,830	104,231	1,772	254,238	26,135	8,138	10,244	5,049	4,669	445,866	114,955	2,359	11,675
1946																	
April	120,566	11,549	11,270	6,974	80,306	7,619	151	18,450	2,370	748	968	363	387	6,185	2,540	63	623
May	128,199	11,832	11,247	7,119	81,350	7,832	147	22,085	2,563	874	1,102	438	524	7,044	2,501	45	897
June	135,603	12,127	11,379	7,137	84,804	8,036	152	22,613	2,546	716	956	462	517	9,686	3,572	42	1,059
July	144,070	12,439	11,448	7,220	87,228	8,171	148	23,492	2,633	649	928	469	469	14,352	3,778	35	1,210
August	151,598	12,762	11,484	7,263	89,483	8,309	149	23,450	2,621	693	842	461	425	17,948	5,013	72	1,233
September	190,468	13,154	11,559	7,246	93,558	8,494	150	23,164	1,697	736	672	453	367	50,439	7,457	118	2,005
October	263,582	13,709	11,630	7,337	69,602	8,705	148	25,511	2,432	658	835	532	355	106,449	14,068	337	1,254
November	277,992	14,260	11,757	7,377	71,174	8,905	147	24,292	1,809	588	700	437	329	108,555	25,770	553	1,358
December	302,050	14,736	11,864	7,440	76,722	9,065	149	26,845	1,857	578	366	356	317	106,624	42,244	777	2,111
1946																	
January	378,881	15,339	11,997	7,542	80,183	9,234	150	26,511	2,539	612	1,396	1,450	325	133,246	63,322	1,351	4,484
February	401,023	15,969	12,085	7,560	83,229	9,405	149	26,246	2,154	751	908	1,395	303	121,000	112,195	2,207	6,467
March	464,601	16,635	12,238	7,670	93,325	9,597	150	26,285	2,263	883	883	1,525	343	127,010	148,958	3,210	14,627
April	477,707	17,200	12,332	7,861	99,235	9,777	152	26,810	2,442	883	942	1,460	385	110,666	160,071	3,175	25,315

¹ Old-age retirement benefits under all acts, disability retirement benefits under the Railroad Retirement and Civil Service Retirement Acts, and disability payments to veterans.

² Primary and wife's benefits and benefits to children of primary beneficiaries. Partly estimated.

³ Age and disability annuities and pensioners as of last day of month. Payments represent amounts certified, minus cancellations. Widows receiving both survivor and death-benefit annuities are counted twice, but 2 or more individuals sharing 1 death-benefit annuity are counted as 1. Monthly payments to survivors include annuities to widows under joint and survivor elections and 12-month death-benefit annuities to widows and next of kin.

⁴ Retirement and disability benefits include survivor benefits under joint and survivor elections; not adjusted for suspension of annuities of persons reemployed under the National Defense Acts of June 28, 1940, and Jan. 24, 1942. Payments principally from civil-service retirement and disability fund but also include payments from Canal Zone and Alaska Railroad retirement and disability funds administered by Civil Service Commission. Monthly retirement payments include accrued annuities to date of death paid to survivors. Refunds to employees leaving the service are not included but will be summarized twice a year in the Bulletin.

⁵ Veterans' pensions and compensation.

⁶ Widow's, widow's current, parents', and child's benefits. Partly estimated.

⁷ Payments to widows, parents, and children of deceased veterans.

⁸ Number of decedents on whose account lump-sum payments were made, and amount of such payments.

⁹ Payments for burial of deceased veterans.

¹⁰ Number represents average weekly number of beneficiaries. Annual amounts adjusted for voided benefit checks; monthly amounts not adjusted. State unemployment insurance data for January through April 1946 partly estimated.

¹¹ Readjustment allowances to unemployed veterans only. Number represents average weekly number of veterans paid readjustment allowances during weeks ended in the month. Amounts before July 1945 represent payments during weeks ended in the month; for July and subsequent months, payments are on calendar-month basis.

¹² Number represents average number of persons receiving benefits for unemployment in a 14-day registration period. Annual amounts adjusted for underpayments and recoveries of overpayments; monthly figures not adjusted.

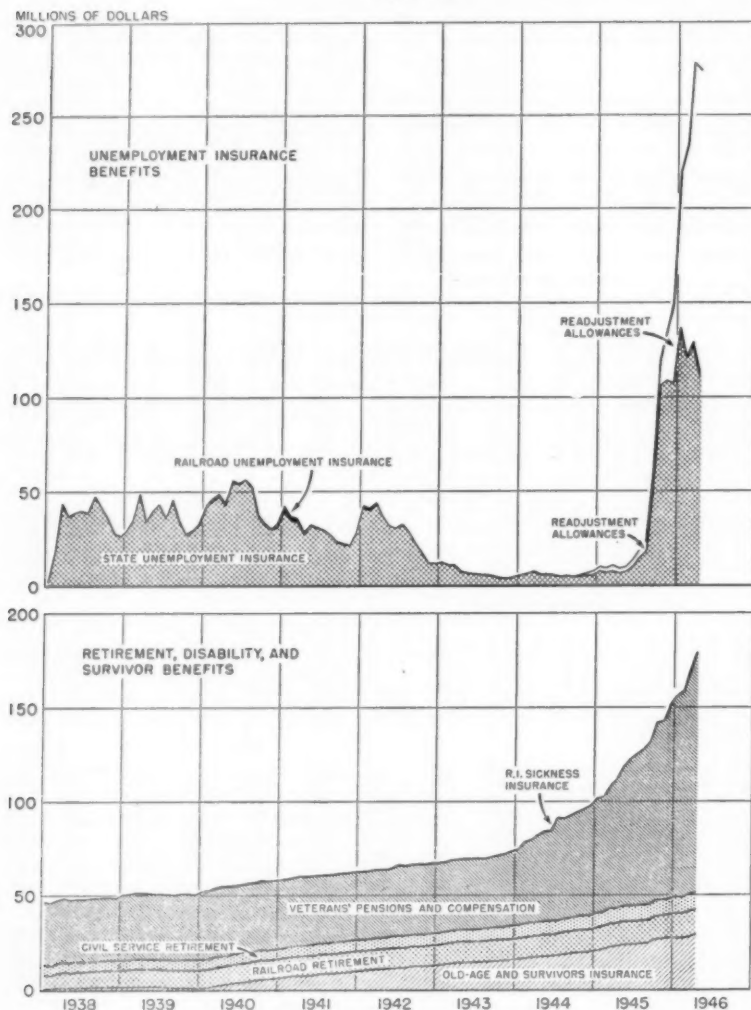
¹³ Number of veterans and amount paid during month under the Servicemen's Readjustment Act.

¹⁴ Payments to individuals: annual and lump-sum payments (amounts certified, including retroactive payments) and monthly payments in current-payment status, under the Social Security Act; amounts certified under the Railroad Retirement Act (including retroactive payments) and the Railroad Unemployment Insurance Act; disbursements minus cancellations, under Civil Service Commission and Veterans Administration programs; checks issued by State agencies, under State unemployment insurance and Rhode Island sickness compensation programs and under the Servicemen's Readjustment Act.

¹⁵ Preliminary estimate.

Source: Based on reports of administrative agencies.

Chart 1.—Payments under selected social insurance and related programs, January 1938–April 1946



1940, the year of highest benefit expenditures. Readjustment allowances to unemployed veterans continued to increase and for the second successive month were more than the total amount disbursed in 1945. Presaging a leveling-off in payments, however, the number of veterans receiving allowances began to taper off. During the week ended April 6, nearly 1.7 million veterans were receiving allowances; the number fell off in the second and again in the third week but turned upward for the last full week in the month. Initial claims continued downward for the third consecu-

tive month. According to the Veterans Administration, a lag period of considerable length between the peak load of new entrants into the program and the eventual tapering-off point for the total claims load had been anticipated; the highest point in disbursements is probably in sight, however, and the months immediately ahead should see substantial declines unless industrial disturbances and other factors continue to limit employment opportunities.

Allowances to self-employed veterans were 73 percent above the amount in March. Increases in the

first quarter of 1946 occurred mainly in the farm group. About 9 in 10 recent additions to the self-employed beneficiary group, according to the Veterans Administration, were engaged in agriculture and related industries, though the proportion is far lower in some States; in Massachusetts, for example, only 14 percent of the claimants during January–March were in the farm group.

Data on monthly retirement and survivor benefits under the Social Security Act are presented in this issue on a new basis. The monthly figures represent the number and amount of benefits in current-payment status; the figures previously shown represented the number and amount of benefits certified during the month (table 2). The change was made in the monthly figures in order to present the data on a more comparable basis with other published material. Annual figures will continue to represent payments certified, since the figures include retroactive payments and therefore give a more complete picture of disbursements during a year.

Estimated Workmen's Compensation Payments, 1945

Workmen's compensation payments during 1945 are estimated¹ at \$408 million, almost 5 percent more than in 1944 (table 3). The relative increase was less than that in 1944, when payments were 9 percent above those for 1943, and indicates a slackening in the rate of increase in many States. Although no data are available on compensable accidents, work injuries causing disability have been estimated by the Bureau of Labor Statistics at about 2 million, 10 percent below those in 1944, when the first downturn from the high wartime levels occurred. Aggregate payments do not immediately reflect increases or decreases in work injuries causing disability because payments for a year include survivor and disability benefits payable as the result of accidents in preceding years. Benefit amounts paid in 1945 were based

¹ For method of estimating see the *Bulletin*, January 1942, pp. 6–14. Revised estimates of payments for previous years are available in Division of Coordination Studies, Bureau of Research and Statistics.

largely on the high wage levels of the war period and in some States were computed under recently liberalized provisions of the workmen's compensation laws.

Variations among State benefit payments reflect relative differences

Table 3.—Preliminary estimates of workmen's compensation payments, by State, 1944 and 1945¹

[In thousands]			
State	1944	1945	Percent- age change 1944-45
Total.....	\$389,554	\$408,463	+4.9
Alabama.....	2,644	2,755	+4.2
Arizona.....	3,478	3,486	+0.2
Arkansas.....	1,994	1,979	-0.8
California.....	40,216	42,668	+6.1
Colorado.....	2,254	2,285	+1.4
Connecticut.....	6,760	7,202	+6.5
Delaware.....	417	439	+5.3
District of Columbia.....	1,346	1,245	-7.5
Florida.....	3,696	3,841	+3.9
Georgia.....	2,896	2,881	-0.5
Idaho.....	1,264	1,264	0
Illinois.....	23,404	24,175	+3.3
Indiana.....	6,482	6,625	+2.2
Iowa.....	2,356	2,474	+5.0
Kansas.....	2,987	2,977	-0.3
Kentucky.....	5,508	5,716	+3.8
Louisiana.....	6,382	6,952	+8.9
Maine.....	2,307	2,221	-3.7
Maryland.....	5,421	5,854	+8.0
Massachusetts.....	10,766	11,165	+3.7
Michigan.....	13,701	14,507	+5.9
Minnesota.....	5,469	5,852	+7.0
Mississippi.....	23	33	+43.5
Missouri.....	7,711	8,330	+8.0
Montana.....	1,943	1,960	+0.9
Nebraska.....	1,272	1,224	-3.8
Nevada.....	1,197	1,243	+3.8
New Hampshire.....	969	1,001	+3.3
New Jersey.....	21,835	21,961	+0.6
New Mexico.....	605	644	+6.4
New York.....	68,160	74,266	+9.0
North Carolina.....	3,476	3,494	+0.5
North Dakota.....	727	749	+3.0
Ohio.....	23,064	23,040	-0.1
Oklahoma.....	5,040	5,239	+3.9
Oregon.....	5,679	5,631	-0.8
Pennsylvania.....	24,571	25,022	+1.8
Rhode Island.....	4,330	5,449	+25.8
South Carolina.....	2,779	2,813	+1.2
South Dakota.....	315	355	+12.7
Tennessee.....	3,896	4,060	+4.2
Texas.....	17,192	18,069	+5.1
Utah.....	1,475	1,312	-11.1
Vermont.....	511	494	-3.3
Virginia.....	3,461	3,479	+0.5
Washington.....	8,439	8,564	+1.5
West Virginia.....	7,598	7,744	+1.9
Wisconsin.....	8,673	9,065	+4.5
Wyoming.....	521	548	+5.2
Federal employees.....	12,333	14,111	+14.4

¹ Payments represent cash and medical benefits and include insurance losses paid by private insurance carriers (compiled from the *Spectator, The Insurance Yearbook, Casualty, Surety and Miscellaneous*, 73d annual issue and unpublished data for the 74th annual issue), net disbursements of State funds (from the *Spectator* and from State reports; estimated for some States), and self-insurance payments (estimated from available State data). Data for calendar years, except for Montana, Nevada, North Dakota, Oregon, West Virginia, and Federal employees, for which fiscal years were used. Benefit payments made under the Longshoremen's and Harbor Workers' Compensation Act and under the Defense Base Act are included in data for the States in which payments are made.

in the incidence of covered employment, frequency and severity of compensable injuries, maturity of the program, and liberality of benefit provisions. While expenditures decreased in nine States and the District of Columbia, only Utah showed a drop of more than 10 percent. Increases of more than 10 percent were registered under the program for Federal employees and in Rhode

Island and South Dakota. (Mississippi, which has no workmen's compensation law, is excluded from the comparison.) Payments in each of six States—California, Illinois, New Jersey, New York, Ohio, and Pennsylvania—amounted to more than \$20 million, and these six States accounted for a little more than half the total amount expended in both 1944 and 1945.

Table 4.—Federal insurance contributions and Federal unemployment taxes, by internal revenue collection district, January-March 1946 and fiscal year 1945-46 through March¹

[In thousands]						
Internal revenue collection district in—	January-March 1946			Fiscal year 1945-46 through March		
	Total	Insurance contributions ²	Unemployment taxes ³	Total	Insurance contributions ²	Unemployment taxes ³
Total.....	\$384,638.3	\$250,743.8	\$133,894.5	\$1,066,188.0	\$901,886.2	\$164,301.9
Alabama.....	3,985.1	2,539.7	1,445.4	10,700.1	9,033.9	1,666.2
Arizona.....	800.0	554.2	245.8	1,958.3	1,701.7	256.6
Arkansas.....	1,467.3	988.8	498.5	5,700.0	3,096.6	603.4
California (2 districts).....	31,315.0	19,689.7	11,625.3	88,288.2	74,960.5	13,327.6
Colorado.....	2,332.2	1,671.2	661.0	6,184.3	4,930.5	1,253.7
Connecticut.....	7,510.5	4,453.6	3,056.9	21,002.3	17,556.6	3,445.7
Delaware.....	2,544.9	1,602.5	1,242.4	9,302.3	7,452.4	1,849.9
Florida.....	3,916.4	2,679.6	1,236.8	9,363.4	8,030.6	1,332.9
Georgia.....	4,682.7	3,363.1	1,329.7	11,796.3	10,213.4	1,582.9
Hawaii.....	973.2	642.9	330.3	2,401.7	2,040.7	361.0
Idaho.....	833.5	594.5	269.0	2,001.8	1,716.7	285.1
Illinois (2 districts).....	32,992.6	22,201.8	10,790.8	89,839.0	76,012.2	13,826.8
Indiana.....	7,602.3	4,772.4	2,829.9	19,518.8	16,487.1	3,031.6
Iowa.....	3,312.0	2,362.8	949.1	8,287.0	7,231.3	1,055.8
Kansas.....	2,266.2	1,465.4	800.8	6,067.9	5,170.1	897.8
Kentucky.....	3,195.3	2,083.3	1,112.0	7,883.3	6,671.4	1,211.9
Louisiana.....	3,709.4	2,448.4	1,261.0	9,306.4	7,899.2	1,407.2
Maine.....	1,753.0	1,110.1	642.9	4,483.3	3,805.9	677.4
Maryland (including Dist. of Col.).....	7,073.9	4,376.7	2,697.2	17,784.4	14,845.3	2,939.2
Massachusetts.....	16,481.8	10,621.4	5,860.4	42,497.6	35,842.8	6,654.8
Michigan.....	20,937.8	13,055.5	7,882.3	68,037.1	56,915.3	11,121.8
Minnesota.....	6,037.8	4,016.5	2,021.3	15,743.1	13,428.0	2,315.1
Mississippi.....	1,295.9	905.0	390.9	3,106.3	2,677.2	429.1
Missouri (2 districts).....	10,415.6	6,901.8	3,513.8	27,134.4	23,020.8	4,113.6
Montana.....	570.4	416.8	153.5	1,412.3	1,244.0	168.3
Nebraska.....	1,850.9	1,281.2	569.7	4,946.2	4,277.4	668.8
Nevada.....	367.1	269.2	97.9	851.7	740.5	111.2
New Hampshire.....	1,131.3	798.4	332.9	2,740.6	2,369.3	371.3
New Jersey (2 districts).....	13,209.6	8,234.4	4,975.2	37,772.3	31,628.1	6,144.2
New Mexico.....	477.8	343.1	134.7	1,140.1	993.3	146.8
New York (6 districts).....	73,061.5	49,463.3	23,598.2	209,528.2	178,649.9	30,878.3
North Carolina.....	5,902.7	3,842.1	2,060.5	14,350.4	12,047.2	2,303.2
North Dakota.....	335.5	261.1	74.4	813.0	733.0	80.1
Ohio (4 districts).....	24,856.9	15,767.2	9,089.7	71,006.2	59,907.4	11,098.8
Oklahoma.....	3,320.4	2,287.8	1,032.6	8,550.1	7,326.8	1,223.3
Oregon.....	3,513.6	2,070.6	1,443.1	9,754.9	8,220.8	1,534.1
Pennsylvania (3 districts).....	34,065.1	21,937.6	12,127.5	99,715.9	83,835.3	15,880.7
Rhode Island.....	2,089.2	1,691.4	997.9	7,068.2	5,920.4	1,147.8
South Carolina.....	2,420.6	1,598.3	822.3	5,760.4	4,703.5	1,056.9
South Dakota.....	410.2	308.6	101.6	989.4	882.0	107.4
Tennessee.....	4,679.8	3,057.0	1,622.8	11,563.1	9,753.6	1,809.5
Texas (2 districts).....	10,385.7	6,731.7	3,654.0	28,034.1	23,704.5	4,329.7
Utah.....	1,019.3	679.5	339.8	2,465.6	2,116.2	349.4
Vermont.....	622.7	421.3	201.4	1,536.0	1,315.8	220.2
Virginia.....	4,331.0	2,832.8	1,498.2	11,188.2	9,490.7	1,697.5
Washington (including Alaska).....	5,619.8	3,526.3	2,093.5	17,228.6	14,728.6	2,500.0
West Virginia.....	3,293.2	2,085.0	1,208.3	8,416.1	7,096.9	1,319.2
Wisconsin.....	8,437.1	5,451.5	2,985.6	22,126.9	18,701.5	3,425.4
Wyoming.....	309.2	226.9	82.3	842.2	739.3	102.8

¹ Data are based on warrants covered by the Bookkeeping and Warrants Division of the Treasury Department and therefore differ slightly from tax receipts in table 5, which are based on *Daily Statement of the U. S. Treasury*. Amounts listed in this table represent collections made in internal revenue collection districts in the respective States and covered into Treasury. The amount received by a particular district does not necessarily represent taxes paid with respect to employment within the State in which that district is located.

² Tax effective Jan. 1, 1937, payable by employers and employees.

³ Tax effective Jan. 1, 1936, payable by employers only. Amounts collected under State unemployment compensation laws and deposited in State unemployment funds not included.

Source: Treasury Department, Bureau of Accounts.

Federal Grants to States

Although Federal grants to States for all purposes have increased considerably over the years, the \$730 million granted in the fiscal year 1944-45 was less than for any other year since the United States entered World War II. Grants for social security and related health and welfare functions amounted to \$522 million, including \$401 million for assistance payments and administration, \$34 million for employment security administration, and \$86 million for health and welfare programs. Grants for health and welfare programs have increased in every year but one since 1936-37, when the Social Security Act went into operation. Grants for employment security administration increased in 1937-38 and 1938-39, declined in the next fiscal year, rose again in 1940-41, and have decreased in each succeeding year. In 1944-45, grants for public assistance experienced their first decline in 8 years.

Although grants for education and public roads in 1944-45 were about the same amount—\$84 million and \$87 million, respectively—they were vastly different 8 years ago. In 1936-37 the Federal Government granted \$341 million for public road construction and maintenance—25 times the amount of Federal aid then given education projects. This ratio decreased to 10 times in 1937-38 and has declined steadily during the war.

Total grants to States averaged \$5.40 per capita in the fiscal year 1944-45 (table 6). Among the States, however, the per capita amounts varied from \$2.08 for the District of Columbia¹ to \$14.07 for Nevada. The greatest single reason for these extreme variations lies in the allocation

¹ Grants to the Virgin Islands represented only \$0.72 per capita, grants being made only for health and welfare; they amounted to \$1.52 per capita in Puerto Rico, to which no grants were made under Social Security Board programs. At recent hearings before the House Ways and Means Committee, both the Chairman of the Social Security Board and the Assistant Secretary of the Department of Interior urged that Puerto Rico and the Virgin Islands be covered under the Federal public assistance program. These two Territories also do not participate under some of the other grant programs and draw relatively small amounts under the programs now applicable to them. See pp. 33-38 in this issue.

formula used in distributing highway grants. Large grants per capita to several Western States because of their small population, on the one hand, and the weight given in the allotment formula to such factors as area, star route mileage, and the extent of public lands, on the other, caused highway grants in 1944-45 to range from \$0.09 per capita in New York and the District of Columbia to \$6.93 in Nevada. Even when the variation among States in per capita grants is not striking, certain significant differences are apparent. In each of the three groups of States discussed below, certain States diverge materially from the general pattern for one reason or another.

In general, the middle-income group of States receive relatively the greatest share of Federal aid per capita under all programs except employment security administration. Aggregate grants to the 16 middle-income States, with per capita income ranging from 81 to 97 percent of the

national average, represented \$7.02 per capita, as compared to \$5.40 per capita for all States and Territories, \$5.14 for both the high-income and the low-income groups of States, and \$2.94 for the Territories. A similar pattern exists for each of the component programs except employment security administration.

State tax collections, from which States finance their share of the cost of federally aided functions, tend, on the average, to form a larger percentage of income payments in the low-income States than in the middle-income group, and in the middle-income group in comparison with the high-income group. Notwithstanding their lesser tax effort, the high-income States collect more dollars per capita than the average for the country as a whole; in contrast, the greater tax effort of the low-income States produces considerably fewer dollars per capita.

Grants to States in 1944-45 averaged 13 percent of State tax collec-

Table 5.—Contributions and taxes under selected social insurance and related programs, by specified period, 1943-46
(In thousands)

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions ¹	Federal civil-service contributions ²	Taxes on earnings and their employees	State unemployment contributions ³	Federal unemployment taxes ⁴	Railroad unemployment insurance contributions
Fiscal year:						
1943-44.....	\$1,292,122	\$445,951	\$267,065	\$1,353,272	\$179,909	\$121,518
1944-45.....	1,309,919	486,719	285,038	1,251,958	184,544	131,993
10 months ended:						
April 1944.....	977,634	399,198	188,754	1,158,006	164,570	85,711
April 1945.....	989,713	440,107	216,140	1,078,986	170,632	99,765
April 1946.....	962,639	483,126	212,078	867,360	167,316	97,670
1945						
April.....	41,157	26,498	1,465	158,365	2,845	359
May.....	315,615	24,808	8,587	167,886	12,337	2,215
June.....	4,591	21,803	60,041	5,085	1,575	30,013
July.....	61,501	271,976	1,478	173,103	2,998	60
August.....	285,803	25,236	8,299	159,319	12,068	1,369
September.....	4,731	27,267	59,397	5,870	1,768	31,401
October.....	54,434	23,859	1,468	122,910	2,551	54
November.....	237,766	24,881	8,479	106,116	10,281	845
December.....	6,916	21,664	58,525	7,672	770	31,882
1946						
January.....	32,819	23,692	5,061	96,599	13,292	76
February.....	199,548	21,662	3,461	95,148	106,998	856
March.....	18,367	21,198	64,561	3,606	13,576	31,083
April.....	60,732	21,690	1,349	109,107	3,014	54

¹ Represents contributions of employees and employers in employments covered by old-age and survivors insurance.

² Represents employee and Government contributions to the civil-service, Canal Zone, and Alaska Railroad retirement and disability funds; in recent years Government contributions are made in July for the entire fiscal year.

³ Represents contributions plus penalties and interest collected from employers and contributions from employees in 4 States, deposited in State clear-

ing accounts. Data reported by State agencies, corrected to May 22, 1946.

⁴ Represents taxes paid by employers under the Federal Unemployment Tax Act.

⁵ Represents July contributions of \$24.4 million from employees, and contributions for fiscal year 1945-46 of \$246.4 million from the Federal Government and of \$1.2 million from the District of Columbia for certain District government employees.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.

Table 6.—Federal grants to States in relation to income payments and State tax collections, and per capita Federal grants, by State, fiscal year 1944-45¹

State (arrayed by per capita income)	Total grants to States			Grants under programs administered by Social Security Board ⁴				Average per capita income, 1942-44 ⁵	Per capita grants							
	Amount (in thousands)	Per-cent of income pay-ments ²	Per-cent of State tax col-lections ³	Amount (in thousands)	Per-cent of income pay-ments ²	Per-cent of State tax col-lections ³	Per-cent of total grants		Grants for social security and related programs				Educa-tion ⁶	Public roads	Devel-opment and con-servation of nat-ural re-sources ⁷	
									Total	Assis-tance pay-ments and admin-istra-tion ⁸	Em-ploy-ment security admin-istra-tion	Health and welfare serv-ices ⁷				
Total	\$729,849			\$435,819			0.60		\$5.40	\$3.86	\$2.97	\$0.25	\$0.63	\$0.62	\$0.65	\$0.27
Continental United States	722,348	0.49	13.0	435,102	0.29	7.8	.60	\$1,005	5.45	3.91	3.02	.26	.63	.62	.64	.27
High-income group	370,536	.38	10.4	237,727	.24	6.7	.64		5.14	3.86	2.96	.33	.56	.58	.52	.17
Connecticut	6,326	.24	7.5	3,475	.13	4.1	.55	1,431	3.56	2.67	1.67	.29	.71	.52	.20	.17
Nevada	2,201	1.12	35.2	532	.27	8.5	.24	1,372	14.07	4.60	2.73	.67	1.20	1.30	6.93	1.24
California	64,833	.50	11.5	44,434	.34	7.8	.69	1,366	7.41	5.74	4.75	.33	.66	.74	.73	.20
New York	45,552	.24	5.4	29,296	.15	3.5	.64	1,343	3.61	2.83	1.93	.39	.51	.61	.09	.07
Washington	25,334	.83	16.5	15,988	.52	10.4	.63	1,336	12.33	8.54	7.45	.33	.76	1.92	1.33	.54
Delaware	1,578	.40	10 11.4	336	.08	2.4	.21	1,287	5.56	2.33	.71	.47	1.15	2.04	.55	.64
New Jersey	11,790	.21	10 6.3	6,962	.12	3.7	.59	1,261	2.83	2.16	1.27	.40	.49	.32	.24	.10
District of Columbia ¹¹	1,924	.13	10 3.5	918	.06	1.7	.48	1,254	2.08	1.80	.69	.30	.81	1.19	.09	.84
Oregon	13,301	.85	24.6	4,771	.30	8.8	.36	1,204	10.95	4.70	3.60	.33	.77	1.86	.35	.10
Rhode Island	3,311	.33	9.5	1,924	.19	5.5	.58	1,198	4.25	3.22	2.12	.35	.75	.61	.21	.22
Michigan	31,414	.44	13.0	19,305	.27	8.0	.61	1,183	5.79	4.15	3.22	.33	.59	.41	1.01	.21
Massachusetts	23,402	.43	14.2	18,798	.35	11.4	.80	1,177	5.62	5.03	4.13	.39	.52	.32	.19	.08
Illinois	38,527	.38	13.0	28,963	.29	9.7	.75	1,175	4.98	4.28	3.42	.33	.54	.34	.25	.11
Maryland	7,642	.31	10 10.5	3,066	.12	10 4.2	.40	1,169	3.59	1.96	1.22	.22	.52	.52	.88	.23
Ohio	34,901	.39	11.9	24,228	.27	8.3	.69	1,167	5.10	4.04	3.23	.31	.50	.49	.43	.15
Pennsylvania	36,269	.34	10.9	21,284	.20	6.4	.59	1,048	3.92	2.76	2.03	.27	.46	.61	.43	.12
Indiana	16,667	.43	12.5	10,659	.27	8.0	.64	1,040	4.87	3.72	2.87	.25	.60	.42	.51	.22
Montana	8,544	1.08	10 27.7	2,787	.54	13 13.9	.50	1,008	11.92	6.83	5.68	.31	.84	.75	3.35	.99
Middle-income group	154,949	.71	18.5	95,660	.44	11.4	.62		7.02	5.05	4.15	.19	.71	.73	.83	.41
Utah	7,843	1.29	28.5	3,545	.68	12.9	.45	972	12.92	6.89	5.54	.30	1.05	2.24	3.25	.54
Maine	5,769	.69	19.1	3,264	.39	10.8	.56	968	7.27	4.87	3.84	.27	.76	.90	.93	.57
Wisconsin	13,522	.42	8.5	8,917	.28	5.6	.66	966	4.54	3.60	2.82	.18	.61	.49	.11	.34
Kansas	9,527	.51	16.4	6,070	.33	10.5	.63	961	5.37	4.18	3.26	.16	.76	.56	.26	.37
Iowa	13,374	.59	17.0	9,893	.44	12.6	.74	936	5.89	5.00	4.25	.11	.64	.38	.15	.37
Colorado	14,516	1.32	30.8	10,460	.95	22.1	.72	935	12.68	9.95	8.96	.15	.83	.91	1.43	.39
Wyoming	2,292	.90	26.0	854	.33	9.7	.37	934	8.91	4.14	3.02	.30	.82	1.86	1.93	.99
Idaho	4,800	.91	27.8	2,359	.45	13.7	.40	930	9.03	5.35	4.18	.25	.91	1.21	1.58	.89
Nebraska	9,684	.80	10 34.1	4,883	.40	10 17.2	.50	920	7.98	4.86	3.90	.12	.84	.56	2.10	.45
Missouri	22,949	.64	20.3	16,414	.46	14.5	.71	885	6.39	5.17	4.36	.22	.60	.57	.37	.28
Minnesota	17,800	.74	16.1	12,804	.53	11.6	.72	876	7.10	5.75	4.89	.21	.65	.63	.32	.39
North Dakota	4,694	.94	24.1	2,041	.41	10.5	.43	872	8.89	4.68	3.72	.15	.81	.97	2.41	.84
Vermont	1,868	.61	14.6	840	.28	6.6	.44	863	6.01	3.64	2.34	.36	.94	1.21	.32	.85
Arizona	6,061	1.11	23.5	2,937	.54	11.4	.68	833	9.49	5.45	4.38	.22	.85	1.22	2.34	.48
Florida	15,981	.73	19 19.6	8,115	.37	10 10.9	.51	828	6.75	4.16	3.24	.18	.73	.90	1.39	.30
South Dakota	4,239	.89	22.8	2,266	.48	12.2	.55	817	7.59	4.84	3.93	.13	.78	.72	1.26	.77
Low-income group	196,857	.69	16.8	101,715	.36	8.7	.52		5.14	3.37	2.49	.16	.72	.64	.74	.38
Virginia	9,524	.36	10 12.8	2,467	.09	10 10.3	.26	814	2.98	1.36	.61	.16	.59	.52	.78	.32
New Hampshire	2,846	.71	10 18.5	1,440	.36	10 9.5	.50	804	6.22	3.83	2.76	.39	.68	.93	.91	.56
Texas	42,651	.70	21.4	29,217	.48	14.6	.69	791	6.20	4.90	4.10	.15	.65	.53	.50	.27
Oklahoma	23,249	1.33	27.3	17,448	1.00	20.5	.75	720	11.28	9.29	8.30	.16	.84	.68	.89	.42
West Virginia	8,801	.65	13.6	3,946	.29	6.1	.45	692	5.13	3.03	2.06	.23	.73	.83	.88	.39
Louisiana	16,658	.86	13.9	8,677	.45	7.2	.52	678	6.57	4.07	3.24	.18	.65	.68	1.48	.34
New Mexico	4,192	1.06	17.3	1,772	.45	7.3	.42	660	7.88	4.48	3.09	.24	1.15	.89	1.85	.66
Tennessee	15,768	.72	10 21.0	6,788	.31	10 9.1	.43	645	5.49	2.97	2.20	.17	.61	.62	1.54	.36
Georgia	13,230	.57	17.4	5,774	.25	7.6	.44	624	4.10	2.49	1.61	.18	.70	.58	.65	.39
North Carolina	11,344	.47	10 8.7	4,204	.17	10 3.2	.37	606	3.21	1.99	1.05	.14	.81	.51	.31	.39
Kentucky	11,247	.63	17.2	5,092	.28	7.8	.45	589	4.28	2.68	1.79	.14	.74	.57	.64	.39
Alabama	10,801	.58	14.4	4,337	.23	5.8	.40	579	3.83	2.21	1.41	.13	.68	.75	.46	.40
South Carolina	8,094	.66	10 15.1	2,596	.21	10 4.9	.32	560	4.21	2.24	1.21	.14	.89	.58	.91	.48
Arkansas	8,974	.84	18.2	4,459	.42	9.0	.50	522	5.05	3.28	2.33	.18	.77	.77	.45	.55
Mississippi	9,438	.82	15.6	3,500	.30	5.8	.37	468	4.34	2.42	1.49	.11	.81	.95	.44	.52
Territories and pos-sessions	7,501			717			.16		2.94	1.04	1.03	.36	.76	.46	1.14	.35
Alaska	715			320			.43	(15)	9.55	7.28	3.45	.83	3.05	.67		1.60
Hawaii	3,706			397			.11	(15)	8.38	1.58	.62	.28	.68	1.27	4.97	.61
Puerto Rico	3,062							(15)	1.52	.69			.69	.29	.30	.24
Virgin Islands	18							(15)	.72	.72			.72			

¹ Per capita figures based on estimated population as of July 1, 1944, except that population figures for the Territories and possessions are the latest available from the *Statistical Abstract for 1944-45*, p. 8. Per capita grants based on data from *Annual Report of the Secretary of the Treasury on the State of the Finances for Fiscal Year Ended June 30, 1945*, table 103, and other Treasury reports.

² Based on income payments from *Survey of Current Business*, August 1945, p. 13. No figures are available for Territories and possessions.

³ Based on tax collections from Bureau of the Census, *State Finances, 1945*. No figures are available in that study for Territories and possessions.

⁴ Old-age assistance, aid to dependent children, aid to the blind, unemployment compensation administration.

⁵ Computed from data in *Survey of Current Business*, August 1945, p. 13.

⁶ Old-age assistance, aid to dependent children, and aid to the blind under the Social Security Act.

⁷ Maternal and child health and welfare services under Social Security Act; public health services; vocational rehabilitation; venereal disease control; State and Territorial homes for disabled soldiers and sailors; and emergency maternity and infant care.

⁸ Education of the blind, agricultural and mechanic arts colleges, State marine schools, vocational education, defense training, and agricultural extension services of land-grant colleges for improving supply and distribution of farm labor.

⁹ Forestry, wild-life restoration, agricultural experiment stations, and agricultural extension work.

¹⁰ Based on 1943-44 collections; 1944-45 data not available.

¹¹ Excludes annual lump-sum payment by Federal Government to defray part of local expenses for use of District as seat of Government.

¹² Not available.

tions. In relation to State income, however, grants are only 10.4 percent of tax collections in the high-income States, but they amount to 18.5 percent for the middle-income and 16.8 percent for the low-income States. Moreover, State tax revenues bear a larger ratio to income payments among the low-income group than in

the others. Federal aid to low-income States therefore does not seem to bear an equitable relationship to their tax effort.

For the Nation as a whole, grants made under Social Security Board programs for assistance payments and administration and for employment security administration make up

about 60 percent of all grants. In the low-income States, however, social security grants average only 52 percent of total grants. Furthermore, although grants for these programs—significant in areas of greatest economic want—are a larger-than-average proportion of income payments and State tax collections for

Table 7.—Federal grants to States under the Social Security Act: Checks issued by the Treasury Department through March of fiscal years 1944-45 and 1945-46

[In thousands]

State	Fiscal year 1944-45 through March, total grants	Fiscal year 1945-46 through March							
		Total grants	Federal Security Agency—Social Security Board				Department of Labor—Children's Bureau		
			Old-age assistance	Aid to dependent children	Aid to the blind	Unemploy- ment com- pensation adminis- tration	Maternal and child health services	Services for crippled children	Child wel- fare ser- vices
Total, all participating States.....	¹ \$351,593.8	² \$386,588.7	\$284,046.5	\$45,949.2	\$8,073.9	\$39,979.6	\$4,189.1	\$3,189.0	\$1,036.6
Alabama.....	3,752.6	3,985.4	2,498.2	719.4	63.9	480.7	112.8	77.6	32.8
Alaska.....	294.1	291.8	214.5	17.7	(³)	77.0	47.0	24.8	10.8
Arizona.....	2,313.2	2,345.2	1,723.2	283.3	84.4	163.7	46.1	35.8	8.7
Arkansas.....	3,641.8	3,162.3	2,076.4	504.6	107.7	310.8	65.1	64.0	33.7
California.....	33,983.8	* 36,538.6	29,256.1	1,336.0	1,032.8	4,476.5	143.4	129.2	39.9
Colorado.....	7,974.2	7,925.2	6,958.2	598.7	84.8	152.8	62.0	54.1	14.7
Connecticut.....	2,702.6	3,351.3	2,113.7	381.0	21.3	709.5	51.9	59.8	14.1
Delaware.....	326.0	336.7	98.8	60.6	2.9	129.6	21.3	12.1	11.4
District of Columbia.....	935.1	855.3	355.8	155.4	31.4	218.1	46.1	40.7	7.8
Florida.....	6,828.6	8,507.2	6,521.5	1,103.6	361.8	345.8	94.2	88.2	22.2
Georgia.....	5,228.7	5,612.4	4,066.3	544.4	160.4	564.8	130.1	100.5	45.9
Hawaii.....	484.6	492.4	213.4	144.4	11.5	57.6	23.5	31.5	10.5
Idaho.....	1,808.3	1,825.1	1,394.0	208.1	30.4	110.6	54.3	22.7	5.0
Illinois.....	23,810.6	26,087.1	18,822.3	3,335.8	784.4	2,694.6	114.5	115.0	20.5
Indiana.....	8,930.7	9,762.0	7,318.6	1,046.3	303.9	939.8	83.4	47.1	22.8
Iowa.....	7,588.7	7,925.3	6,892.2	457.4	195.5	186.0	45.0	124.0	25.3
Kansas.....	4,819.2	5,083.1	3,861.9	529.0	162.0	448.4	49.5	25.3	7.0
Kentucky.....	4,575.1	3,626.7	2,380.9	493.0	100.4	356.7	148.3	126.4	20.9
Louisiana.....	7,057.8	6,298.7	3,892.6	1,444.6	169.1	608.5	103.5	61.4	19.0
Maine.....	2,553.8	2,797.0	2,115.4	269.4	119.3	215.3	36.1	21.6	20.0
Maryland.....	2,758.6	3,117.7	1,652.4	636.2	68.8	605.8	93.1	40.6	20.8
Massachusetts.....	15,358.2	16,740.4	13,626.2	1,348.6	188.2	1,379.4	110.4	73.3	14.4
Michigan.....	15,940.1	19,611.7	14,276.1	2,075.6	230.7	2,772.3	98.3	131.8	26.8
Minnesota.....	10,132.2	9,274.1	7,673.5	816.2	159.3	475.1	65.8	81.5	2.7
Mississippi.....	3,058.0	2,970.4	2,031.9	381.0	157.3	211.9	70.7	80.2	37.3
Missouri.....	13,620.3	16,941.3	13,676.5	2,266.5	(³)	797.8	96.8	76.6	27.2
Montana.....	2,264.1	2,042.4	1,588.4	223.0	59.5	116.9	36.4	17.4	7.7
Nebraska.....	3,770.9	4,165.8	3,488.9	372.5	64.3	122.6	34.3	71.9	11.4
Nevada.....	479.5	510.1	375.4	(³)	(³)	105.7	17.9	3.9	7.2
New Hampshire.....	1,143.1	1,264.0	879.7	126.6	37.0	169.9	24.7	15.7	10.4
New Jersey.....	5,631.9	5,533.8	2,881.1	820.4	81.5	1,911.5	71.5	46.2	21.5
New Mexico.....	1,502.6	1,515.1	857.5	423.2	33.8	96.2	66.0	24.5	13.9
New York.....	24,431.0	29,433.1	17,300.5	4,843.7	599.2	6,305.0	222.1	129.0	33.5
North Carolina.....	3,671.2	3,896.6	2,091.0	822.6	281.1	477.5	110.4	94.5	19.6
North Dakota.....	1,650.6	1,587.4	1,194.2	235.4	16.9	62.6	27.6	37.8	12.9
Ohio.....	20,135.3	23,081.1	17,890.9	1,577.4	462.3	2,854.0	177.1	65.3	24.2
Oklahoma.....	13,132.3	17,210.1	13,694.0	2,724.8	325.6	321.2	55.7	65.3	23.6
Oregon.....	3,974.1	4,674.9	3,775.7	248.2	71.8	508.5	35.3	24.1	11.3
Pennsylvania.....	16,149.8	20,945.5	12,611.0	5,088.8	(³)	2,783.6	253.8	162.4	60.0
Puerto Rico.....	531.7	277.2	(³)	(³)	(³)	(³)	215.7	43.9	17.6
Rhode Island.....	1,692.6	1,940.9	1,252.3	291.5	16.1	276.1	22.0	73.1	9.7
South Carolina.....	2,512.3	2,857.2	1,808.4	490.4	111.7	216.5	120.8	73.0	36.5
South Dakota.....	1,817.4	1,850.1	1,484.4	219.8	24.8	52.3	24.1	37.5	7.2
Tennessee.....	5,542.9	5,346.8	2,896.0	1,627.5	145.8	525.5	74.7	39.9	36.4
Texas.....	22,801.6	22,894.3	19,848.1	1,144.1	526.7	1,033.3	203.2	103.2	36.1
Utah.....	2,782.5	2,863.0	2,257.9	354.8	22.5	165.8	22.5	39.6	(³)
Vermont.....	759.7	918.3	612.0	96.0	28.1	102.6	46.3	23.4	8.1
Virginia.....	2,175.1	2,236.3	1,032.1	517.1	80.8	335.3	115.7	90.9	35.4
Washington.....	11,166.7	11,672.6	9,955.7	853.8	104.8	894.4	46.0	66.1	21.7
West Virginia.....	3,231.1	3,025.3	1,423.3	1,017.4	69.8	388.8	52.2	37.2	36.6
Wisconsin.....	7,370.2	8,510.8	6,586.4	983.5	219.7	543.8	84.2	69.4	23.9
Wyoming.....	697.4	741.8	550.7	57.8	19.1	71.2	16.1	18.2	8.8

¹ Includes \$3,364,600 for public health work to Public Health Service under title VI of the Social Security Act; beginning July 1945, such grants have been made under the Public Health Service Act of July 1944.

² Includes \$124,665 to California for public health work, granted in August 1945 but charged to the appropriation for the preceding fiscal year.

³ No plan approved by Social Security Board.

Source: Compiled from data furnished by the Treasury Department, Bureau of Accounts.

Table 8.—Status of the unemployment trust fund, by specified period, 1936-46

[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities acquired ¹	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account			
				Deposits	Interest credited	Withdrawals ²	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period ²
Cumulative, January 1936-April 1946	\$7,352,437	\$7,298,184	\$54,253	\$9,341,558	\$537,040	\$3,257,145	\$6,621,608	\$590,376	\$40,895	\$54,603	\$730,829
Fiscal year:											
1943-44	5,878,778	1,503,000	8,778	1,349,307	88,526	60,000	5,380,403	109,375	8,001	591	498,375
1944-45	7,315,258	1,437,173	8,084	1,256,003	113,140	70,492	6,679,108	118,794	10,502	785	636,150
10 months ended:											
April 1944	5,508,478	1,127,000	14,478	1,051,657	41,101	48,784	5,046,543	77,149	3,722	526	461,935
April 1945	6,956,109	1,066,000	20,109	972,665	55,960	54,916	6,354,135	89,789	5,171	624	601,974
April 1946	7,352,437	-8,990	54,253	801,214	69,557	69,557	6,621,608	87,903	6,847	9,984	730,829
1945											
April	6,956,109	25,000	20,109	46,955		6,137	6,354,135	324		85	601,974
May	7,220,959	283,000	7,959	276,077		7,280	6,622,933	2,117		65	604,026
June	7,315,258	88,173	8,084	7,261		8,296	6,679,109	26,888	5,390	96	636,148
July	7,372,826	35,000	30,653	62,778		14,932	6,726,955	45		41	645,870
August	7,610,393	251,000	17,219	257,968		21,593	6,963,330	1,232		41	647,061
September	7,596,118	-20,000	22,944	8,750	3,494	55,040	6,920,534	28,261	327	100	675,582
October	7,531,594	-90,000	48,420	42,316	437	107,224	6,856,064	49	41	216	675,528
November	7,606,978	65,000	58,804	183,097	141	108,283	6,931,019	760	13	388	675,957
December	7,537,391	-39,990	29,208	8,803	4,341	111,228	6,832,935	28,694	412	608	704,455
1946											
January	7,497,917	-50,000	39,733	32,898	57,042	134,146	6,788,831	67	5,644	1,081	709,086
February	7,518,918		60,735	157,391	15	135,621	6,810,616	782	1	1,567	708,302
March	7,425,962	-80,000	47,779	7,780	3,705	130,100	6,692,001	27,964	368	2,673	733,961
April	7,352,437	-80,000	54,253	39,431	383	110,207	6,621,608	49	40	3,268	730,829

¹ Includes accrued interest; minus figures represent net total of securities redeemed.² Includes transfers from State accounts to railroad unemployment insurance account amounting to \$106,668,000.³ Includes transfers from railroad unemployment insurance administration fund amounting to \$47,649,000.

Source: Daily Statement of the U. S. Treasury.

Table 9.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-46

[In thousands]

Period	Receipts		Expenditures		Assets		
	Transfers and appropriations to trust fund ¹	Interest received ²	Benefit payments ³	Reimbursement for administrative expenses ⁴	Net total of U. S. Government securities acquired ⁵	Cash with disbursing officer at end of period	Total assets at end of period
Cumulative, January 1937-April 1946	\$7,983,936	\$569,864	\$1,041,929	\$182,665	\$7,219,424	\$47,925	\$7,329,206
Fiscal year:							
1943-44	1,292,122	103,177	184,597	32,607	1,172,036	21,384	5,446,391
1944-45	1,309,919	123,854	239,834	26,950	1,137,411	35,092	6,613,381
10 months ended:							
April 1944	977,634	3,349	150,300	25,758	775,036	23,977	5,073,221
April 1945	989,713	18,859	194,632	22,210	744,964	33,427	6,238,121
April 1946	962,722	41,351	258,443	29,722	673,143	47,925	7,329,206
1945							
April	41,157		21,820	2,370		33,427	6,238,121
May	315,615		22,848	2,370		33,569	6,528,518
June	4,591	104,995	22,354	2,370	392,447	35,092	6,613,381
July	61,501		23,139	2,476		35,938	6,649,267
August	285,803		22,888	2,476		38,021	6,909,706
September	4,731	9,242	23,497	2,476	273,000	39,074	6,897,708
October	54,434		25,365	2,838		38,682	6,923,938
November	287,766	99	24,082	2,838	-15,000	42,582	7,134,883
December	6,916	7,371	25,678	2,838	250,490	44,870	7,120,655
1946							
January	32,819	15,371	27,953	3,309	-10,347	44,884	7,137,583
February	199,548		27,707	3,309		46,153	7,306,114
March	18,367	9,242	28,589	3,309	180,000	46,509	7,301,825
April	60,752	26	29,545	3,853	-5,000	47,925	7,329,206

¹ Beginning July 1940, trust fund appropriations equal taxes collected under the Federal Insurance Contributions Act.² Interest on investments held is credited annually in June; on investments redeemed, in month of redemption.³ Based on checks cashed and returned to Treasury.⁴ Figure for fiscal year 1944-45 includes bookkeeping adjustments for expenditures for fiscal years 1941-42, 1942-43, and 1943-44; annual figures in table do not, therefore, reflect actual outlays.⁵ Includes accrued interest; minus figures represent net total of securities redeemed.

Source: Daily Statement of the U. S. Treasury.

States in the low-income group, they represent the smallest dollar amount per capita. Ten of the 15 poorest States receive per capita grants which are well below the national per capita figure, yet these States have a greater-than-average proportion of needy people who require assistance.

The probability that Federal grants-in-aid will increase in importance in the next few years is indicated by the postwar highway and airport construction programs, the new school lunch act, and pending legislation for Federal aid to education and expanded health and welfare functions. As grants to States take on greater fiscal significance, it would seem more equitable and more important to employ methods of allocation and matching requirements which relate Federal aids more closely to each State's need for the functions and its ability to finance its share of the various programs.

Group	State tax collections	
	As percent of income payments	Per capita
High-income group.....	3.6	\$49.19
Middle-income group.....	3.8	37.92
Low-income group.....	4.1	30.49

Table 10.—Federal appropriations and expenditures under programs¹ administered by the Social Security Board, by specified period, 1944-46

[In thousands]

Item	Fiscal year 1944-45		Fiscal year 1945-46	
	Appropriations ²	Expenditures through April ³	Appropriations ²	Expenditures through April ³
Total.....	\$709,659	\$588,004	\$824,006	\$722,608
Administrative expenses.....	25,611	25,828	24,964	31,790
Federal Security Agency, Social Security Board ⁴	25,446	19,632	24,819	24,215
Department of Commerce, Bureau of the Census.....	165	92	145	88
Department of the Treasury ⁵	(6)	6,106	(6)	7,457
Grants to States.....	444,214	367,544	498,042	432,405
Old-age assistance.....	409,800	282,592	441,000	322,728
Aid to dependent children.....		44,848		62,458
Aid to the blind.....		8,602		9,220
Unemployment compensation administration.....	734,414	31,442	57,042	47,998
Benefit payments, old-age and survivors insurance.....	529,834	194,632	301,000	258,443

¹ Excludes war emergency programs.

² Excludes unexpended balance of appropriations for preceding fiscal year. Includes for 1945-46 additional appropriations provided in First Deficiency Appropriation Act, 1946, approved Dec. 28, 1945, and in Second Urgent Deficiency Appropriation Act, 1946, approved Mar. 28, 1946.

³ Based on checks cashed and returned to Treasury. Includes expenditures from unexpended balance of appropriations for preceding fiscal year.

⁴ Represents appropriations and expenditures for salaries and some miscellaneous items; excludes other miscellaneous expenditures of the Board made from Federal Security Agency appropriations. Includes amounts expended by the Board in administering old-age and survivors insurance, reimbursed from old-age and survivors insurance trust fund to general fund of Treasury.

⁵ Represents amounts expended by Treasury in administering title II of the Social Security Act and the Federal Insurance Contributions Act, reimbursed from old-age and survivors insurance trust fund to general fund of Treasury.

⁶ Not available because not separated from appropriations for other purposes.

⁷ Includes \$4,177,892 transferred from War Manpower Commission as reimbursement for expenditures for employment office facilities and services.

⁸ Represents actual payments during 1944-45 from old-age and survivors insurance trust fund.

⁹ Represents estimated expenditures as shown in 1945-46 budget.

Source: Federal appropriation acts and 1945-46 budget (appropriations); Daily Statement of the U. S. Treasury (expenditures).

Recent Publications in the Field of Social Security*

Social Security Board

BUREAU OF EMPLOYMENT SECURITY. *Unemployment Insurance Abstract; Program Statistics and Legal Provisions, 1937-45*. Washington: The Bureau, 1946. 78 pp. Processed. (Supplement to *Employment Security Activities*, Vol. 2, Jan. 1946.) Data, in tabular form, on coverage, eligibility, amount and duration of benefits, disqualification, financing, and significant legal provisions. Free distribution; apply to the Bureau of

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Employment Security, Social Security Board, Washington 25, D. C.

General

BOLIVIA. CAJA DE SEGURO Y AHORRO OBRERO. *Memoria, 1943-1945*. La Paz: 1945. 126 pp., plus tables and charts.

FARMERS EDUCATIONAL AND COOPERATIVE UNION OF AMERICA. *National FU Program for 1946*. Denver: The Union, 1946. 4 pp.

The program adopted at the annual convention of the Farmers Union in March 1946 includes recommendations favoring extension of social security to all farm people and adoption of a national prepayment medical care program.

GROVES, HAROLD M. *Postwar Taxation and Economic Progress*. New York: McGraw-Hill Book Company,

Inc., 1946. 432 pp. (Committee for Economic Development, Research Committee. Research Studies Series B, No. 1.) \$4.50.

A study of Federal, State, and local taxation and the larger issues of fiscal policy which was undertaken "to develop recommendations for a post-war tax system patterned genuinely in the public interest." Considers briefly social security taxation.

HARRISON, SHELBY M., AND ANDREWS, E. EMERSON. *American Foundations for Social Welfare*. New York: Russell Sage Foundation, 1946. 249 pp. \$2.

Discusses history, organization, finances, fields of operation, and future of private foundations. Includes a descriptive directory of 505 foundations.

"The Twenty-Seventh Session of the International Labour Conference; Paris, October-November, 1945." *International Labour Review*, Montreal, Vol. 53, Jan.-Feb. 1946, pp. 5-38. 50 cents.

WILLIAMSON, W. R. "Budgeting for Social Security." *Journal of Gerontology*, Springfield, Ill., Vol. 1, Jan. 1946, pp. 60-71. \$1.50.

Social budgeting is designed to provide over-all basic protection against jobless old age, long-term disability, dependency of family survivors, and unemployment and temporary disability.

WOOTTON, BARBARA. *Freedom Under Planning*. Chapel Hill: University of North Carolina Press, 1945. 180 pp. \$2.

Defines planning "as the conscious and deliberate choice of economic priorities by some public authority" and analyzes its impact on the different kinds of freedom—civil, cultural, political, and economic.

Old-Age and Survivors Insurance

AMERICAN FARM BUREAU FEDERATION. *Resolutions Adopted at 27th Annual Convention . . . December 20, 1945*. Chicago: The Federation, 1945. 24 pp.

Recommends extension of old-age and survivors insurance to agricultural workers.

CLOUGH, SHEPARD B. *A Century of American Life Insurance; A History of the Mutual Life Insurance Company of New York, 1843-1943*. New York: Columbia University Press, 1946. 402 pp. \$4.50.

Journal of Gerontology. Published by the Gerontology Society, Inc., Springfield, Ill., Vol. 1, Jan. 1946. \$6 a year; nontechnical supplement, available separately, \$3 a year.

A new quarterly dealing with "the problems of aging from the fields of natural and social science and the humanities . . ." In addition to the article by W. R. Williamson listed here, the first issue includes *Gerontology*, by Lawrence K. Frank, and the Hodson Community Center, by Dora Fuchs and Harry Levine. The nontechnical supplement presents the same articles, condensed and popularized.

Employment Security

"A Nation-Wide Employment Service." *State Government*, Chicago, Vol. 19, Apr. 1946, pp. 115-119. 35 cents.

Contends that the public employment service can most effectively be established on the basis of Federal-State-local cooperation.

PENNSYLVANIA. DEPARTMENT OF LABOR AND INDUSTRY. BUREAU OF EMPLOY-

MENT AND UNEMPLOYMENT COMPENSATION. *Trends of Employment and Wages in the Covered Industries of Pennsylvania, 1940-1944*. Harrisburg: 1946. 27 pp. Processed. (Statistical Information Bulletin No. 52.)

RATHBONE, A. D., IV. "It Pays to Be Idle." *Liberty*, New York, Vol. 23, Apr. 27, 1946, pp. 17 ff. 10 cents. Cites examples of workers preferring unemployment insurance to jobs.

YOUNG, MICHAEL, and PRAGER, THEODOR. *There's Work for All*. London: Nicholson & Watson, 1945. 127 pp. 5s.

A short popularly written presentation of the causes of unemployment; the remedy proposed is to extend public investment and redistribute income.

Public Welfare and Relief

AMERICAN PUBLIC WELFARE ASSOCIATION. *The Public Welfare Directory, 1946*. Howard L. Russell, Editor. Chicago: The Association, 1946. 297 pp. \$1.50.

Federal, State, and county agencies and local public assistance agencies in cities of more than 20,000 in the United States and more than 10,000 in Canada.

IRWIN, ROBERT B. "Amendments to Social Security Act Endanger Welfare of the Blind." *Outlook for the Blind*, New York, Vol. 40, Apr. 1946, pp. 109-111. 15 cents.

The Executive Director of the American Foundation for the Blind opposes the proposals that administration and supervision of aid to the blind be placed under the general assistance program. Outlines recommendations for amendments to title X of the Social Security Act to meet more nearly the special requirements of the blind.

KOOS, EARL LOMON. *Families in Trouble*. New York: King's Crown Press, 1946. 134 pp. \$2.25.

Presents the results of a study of low-income urban families to discover the nature and effect of their "troubles" and where these people went for advice.

KOONS, EARL M., and REED, BERNICE L. "County Participation in Policy Formulation in Colorado." *Public Welfare*, Chicago, Vol. 4, Apr. 1946, pp. 80-82. 50 cents.

The organization of the State Welfare Department and provision for county participation.

LANSDALE, ROBERT T., and HIPPLE, BYRON T., JR. "Integration of Social Welfare Services—State Organization." *Social Service Review*, Chicago, Vol. 20, Mar. 1946, pp. 1-10. \$1.25.

A survey of the structure and organization of the New York State Department of Social Welfare.

OSTERTAG, HAROLD C. "New York Revises and Simplifies Its Public Welfare System." *Social Service Review*, Chicago, Vol. 20, Mar. 1946, pp. 11-17. \$1.25.

Comments on the work of the Special Committee on Public Welfare and Relief in developing a plan for integrated local administration of social welfare programs.

Social Service Digest. San Diego, Vol. 1, May 1946. \$3 a year.

The first issue of a monthly digest of social work literature.

STORY, CHARLES F. "Appeals in Old Age Assistance in a Middle Western State Involving Questions of Property." *Social Service Review*, Chicago, Vol. 20, Mar. 1946, pp. 55-70. \$1.25.

A review of cases in which questions involving property were the basis of appeal.

"Ten Years of Public Welfare in Indiana." *Public Welfare in Indiana*, Indianapolis, Vol. 56, Mar. 1946, entire issue.

THIGPEN, HELEN S. "What Adequate Grants Can Mean." *Alabama Social Welfare*, Montgomery, Vol. 11, Apr. 1946, pp. 6-7.

The effect of larger payments to recipients of aid to dependent children in Alabama.

WEBB, J. LLOYD. "The Welfare Program of the Relocation Centers." *Social Service Review*, Chicago, Vol. 20, Mar. 1946, pp. 71-85. \$1.25.

WOOD, MARTHA, and EMERY, MARGARET A. "Foundations Laid for Broad State Child Welfare Programs." *The Child*, Washington, Vol. 10, Apr. 1946, pp. 158-161.

A survey of progress since the Social Security Act went into effect.

Health and Medical Care

AMERICAN DENTAL ASSOCIATION. BUREAU OF PUBLIC RELATIONS. *Blueprint for Dental Health*. Chicago: The Association, 1946. 6 pp.

Opposes the Wagner-Murray-Dingell health bill and proposes instead a program for expanded research, expanded dental health education, and expanded dental care.

AMERICAN MEDICAL ASSOCIATION. COUNCIL ON MEDICAL EDUCATION AND HOSPITALS. *Hospital Service in the United States, 1946*. Chicago: The Association, 1946. pp. 1073-1165. (Reprinted from the *Journal of the American Medical Association*. Vol. 130, Apr. 20, 1946.)

Alphabetical list of registered hospitals for each State, giving type of hospital, ownership or control, number of beds and admissions, and average census.

BIGGE, GEORGE E. "Social Security and the Dental Profession." *Dental Survey*, Minneapolis, Vol. 22, Mar. 1946, pp. 494-499; Apr. 1946, pp. 695-700.

Considers the need for health insurance, including dental care, and explains methods of financing and paying the doctors in a health insurance system.

"For the Nation's Health." *Economic Outlook (CIO)*, Washington, Vol. 7, Apr. 1946, entire issue.

The need for a national health insurance program and a brief explanation of the Wagner-Murray-Dingell health bill.

GOLDMANN, FRANZ. "The Right to Medical Care." *Social Service Review*, Chicago, Vol. 20, Mar. 1946, pp. 18-28. \$1.25.

A summary of the Wagner-Murray-Dingell health bill is followed by an analysis of the basic issues in health insurance and of the arguments most frequently heard against it.

GREAT BRITAIN. MINISTRY OF HEALTH. *National Health Service Bill. Summary of the Proposed New Service*. London: H. M. Stationery Office, 1946. 18 pp. (Cmd. 6761) 3d.

Outlines the organization and administration of the comprehensive health services to be available to everyone in England and Wales. These will include hospital and specialist services, health center and general practitioner services, supplementary services, and provision of drugs, medicines, and various appliances.

MAYO, SELZ C. *Distribution of Dentists in North Carolina*. Raleigh: North Carolina Agricultural Experiment Station, 1946. 19 pp. Processed.

MOTT, FREDERICK D. "A Public Health Program for Rural Areas." *Public Health Reports*, Washington, Vol. 61, Apr. 26, 1946, pp. 589-598. 10 cents.

Discusses present inadequacies in rural health care and urges the enactment of a compulsory health insurance program.

OFFICE, HAROLD W. "Past, Present, and Proposed Federal Health Legislation." *Journal of the American Dental Association*, Chicago, Vol. 33, May 1, 1946, pp. 609-619. 50 cents.

PINK, LOUIS H. *A Health Plan for the State of New York*. New York: Associated Hospital Service of New York, 1945. 19 pp.

A memorandum prepared for the New York State Commission on Medical Care which considers the essentials of an adequate medical care program. Advocates the extension of public health facilities, establishment of clinics, and group hospitalization, rather than compulsory health insurance.

"The Press, the Minister, and the Bill." *British Medical Journal*, London, No. 4450, Apr. 20, 1946, pp. 612-613. 1s. 6d.

The position of the British Medical Association on the health service bill.

QUATTLEBAUM, CHARLES A. *Medical and Surgical Activities of the Federal Government*. Washington: The Library of Congress, Legislative Reference Service, 1945. 77 pp. Processed. (Public Affairs Pamphlets No. 38.)

History, organization, functions, and personnel of the principal agencies.

RICHARDSON, J. T. *The Origin and Development of Group Hospitalization in the United States, 1890-1940*. Columbia: University of Missouri, 1945. 101 pp. (University of Missouri Studies No. 3.) \$1.25.

Traces the development of the Blue Cross group hospitalization plan, showing its origin, legal basis, and administration and touching on the attitude of professional groups toward the program.

(Continued from page 10)

ularly by returning veterans, and by the often-reported preferences of employers for men and younger workers. Thus, the placements of women by the USES since the Japanese surrender generally have declined disproportionately to those of men, except in a few industries and the service trades

which normally employ large proportions of women. Moreover, while the total employment of men is estimated to have increased by nearly 3.8 million between mid-July 1945 and mid-April 1946, that of women is estimated to have declined by nearly 3.5 million.

Under these conditions, women may be expected to file relatively large

numbers of compensable claims, particularly in centers where woman-employing industries mushroomed and where wartime skills have become obsolete, until economic and other pressures induce more women to withdraw from the labor force or to move to places where other work opportunities exist.

(Continued from page 22)

It is abundantly clear that whatever is to be done to rectify this growing social ill must be done by the community itself. First must come not only public realization of the number of persons affected, the extent and degree of their requirements, and the significant lack of resources to meet the increasing needs, but also knowl-

edge of what it means for the future of the country if a large segment of its population is to continue to be improperly cared for at the expense of their own usefulness and also of other persons whose restoration to a productive life they may be blocking through monopolizing common facilities.

Guided by this information and

knowledge, the community should be ready to take informed action. It should recognize that chronic illness may bring disaster to any family at any time. It must accept as a primary responsibility the need to minimize that disaster insofar as the creation and maintenance of facilities for adequate care may contribute toward that end.

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Publications of the Social Security Board

Analytical Notes Prepared in the Analysis Division Bureau of Old-Age and Survivors Insurance

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These processed notes on the operation of old-age and survivors insurance are available in limited quantities to research workers and interested organizations. Requests should be addressed to the Bureau of Old-Age and Survivors Insurance, Equitable Building, Baltimore 2, Md.

